THE PLEASANT

ART

OF

MONEY-CATCHING.

TREATING,

012314.02.1

I. Of the Original and Invention of MONEY.
II. Of the Misery of wanting it, &c.
III. How Persons in Want of MONEY may supply themselves with it.
IV. A new Method for ordering of Expences.
V. How to save MONEY in Diet, Apparel, and Recreations.
VI. How a Man may always keep MONEY in his Pocket.
VII. How a Man may pay his Debts without MONEY.
VIII. How to trave without MONEY.

To which is added,

THE WAY TO TURN A PENNY,

OR, THE ART OF THRIVING.

With several other Things, both Pleasant and Profitable.

The Fourth Edition, Corrected and much Enlarged.

DUBLIN:

Printed by T. M'DONNEL, No. 50, Essex-street, opposite the Old Custom-House.

M,DCC,XCIII.

THE

PREFACE.

HOW! *The pleaſant Art of Money-Catching*, ſay you? Yes, indeed; the very ſame, I'll aſſure you: and if any judgment can be made from the common diſcourſe, there was never more need of it than now: and therefore I think I have nicked the humour of the age, by adapting this treatiſe to every man's uſe: for who would not willingly part with a ſhilling to ſave a pound; nay, as it may fall out, a thouſand pounds? And if ſo, what can more recommend itſelf than *The pleaſant Art of Money-catching?* For who is there that would not be willing to learn it? Eſpecially at a time when it is ſo hard to get it; and in which the generality of men know the worth of it, moſtly, by the want of it. "There "is no money to be had," cries one.

" I never knew trade ſo dead," cries another. " I hardly take what keeps " my houſe," cries a third. Thus all complain for want of money: and what can be a greater argument of its worth than when every one courts it, and languiſhes becauſe of its abſence; and ſeems to ſay,

Return, return, thou charming nymph again:
For of thy abſence all men do complain,
From quality, down to the humble ſwain.
For unto thee they all do homage pay;
For thee they ſtrive, for thee they pray,
And grow impatient of thy longer ſtay.
For thee, the ſoldiers, with heroic grace,
Do death in all its horrid forms outface;
It is for thee they valiantly do fight,
March all the day, and lie i'th' fields all night;
For thee the lawyer too his lungs does ſpend,
For whilſt thou ſtay'ſt, the cauſe will never end.
Vintners for thee (ſo cuſtom does enjoin)
To pleaſe their gueſts, drink their own poiſon'd wine.
Thou mak'ſt phyſicians to their patients go,
Who, but for thee, would no compaſſion ſhow.
Nay, the divine, whoſe duty 'tis to teach,
Wer't not for thee, would hardly ever preach.

Thus perſons of all qualities and all profeſſions make their court to money; the

the gaining of which, as if it were the great *Diana* of the world, is the chief mark they aim at, in all their undertakings: and therefore to inform them how they may catch this coy miſtreſs, and embrace her in their own arms, muſt needs be a very pleaſant art: and ſo much, I doubt not, every one will be ſo civil as to grant me. But then their next queſtion will be, "How "muſt this be done?" Not ſo faſt, gentlemen: it is a matter of great moment, and muſt not be ſlightly huddled over: and therefore I hope you do not expect I ſhould tell you in the preface; for I am ſure I do not intend it; for then the reading of the book would be needleſs. But this I will aſſure you, that whatever I have promiſed in the title, I will make good in the book, with ſeveral other uſeful and neceſſary inſtructions; which if tradeſmen and others would diligently peruſe and put into practice, they would get more than they do, and not be in danger of loſing ſo much; for here they may ſee ſo many ſeveral ways of turning a penny, that if they

do not thrive, it will be their own faults, which, if they had been ſooner known, or at leaſt better followed, might have prevented many of thoſe ſtatutes of bankruptcy, which have every week taken up ſo much room in our gazettes. And, if ſuch a ſubject does not pleaſe, I'll even fling my pen away.

VALE.

THE

THE PLEASANT ART OF MONEY-CATCHING.

CHAP. I.

Of the Original and Invention of Money.

WHEN commerce and traffic were firſt begun in the world, and men came to trade one with another, there was no uſe of money, nor no need of it; for men bartered their goods in exchange with each other: and as, in the infancy of the world, ſome were tillers of the ground, and others were keepers of ſheep, the one gave the other corn, and took off their ſheep in exchange for it. And this ſort of trading is now generally in

uſe in our foreign plantations, to ſupply the want of money. But in proceſs of time, as trading encreaſed, ſo did luxury begin to abound: and as luxury abounded, ſo men's wants grew greater: which begat a neceſſity of ſome other way of commerce, and this was money: which is of that antiquity, that *Joſephus* tells us, that *Cain* (the ſon of *Adam*, and the firſt-born of men) was very greedy of gathering money together; though of what metal that money was made, and whether it was coined or no, he is ſilent. *Herodotus* writeth, that the firſt that coined ſilver and gold, to buy and ſell with, were the *Lydians:* for ſilver and gold being the moſt precious metals, were ſo much valued, that whatever any man wanted, might be purchaſed for it. *Homer*, indeed, tells us, that before the ſiege of *Troy*, men uſed to change or barter one commodity for another. But it is undeniable, that money was in uſe long before that time: for when *Abraham* purchaſed the cave of *Machpelah*, and the field in which it was, for a burying-place for his family,

mily, he gave four hundred ſhekels of ſilver for it; which, the ſacred text tells us, was current money with the merchant: and this about the year of the world, 2088, which was near 700 years before the deſtruction of *Troy*. But though the money was current with the merchant, yet I queſtion whether it was coined or not: for it appears that it received its value rather from its weight, than from any ſtamp that was upon it: their weight of a ſhekel being a quarter of an ounce, and the value of it fifteen pence of our money: ſo that at that rate, *Abraham* paid twenty-five pounds of our Engliſh money for that burying-place.

We read, likewiſe, of pieces of ſilver, or ſilverlings, before this, which was current money among the nations at that day: for *Abimelech*, king of *Gerar*, having taken *Abraham*'s wife from him, upon a ſuppoſition that ſhe was his ſiſter, when he came to underſtand the truth of the matter, not only reſtored his wife to him again, but alſo gave him a thouſand pieces of ſilver, or ſilverlings: the value of which thou-

ſand pieces of ſilver, each piece being worth two ſhillings and ſixpence, came to one hundred and twenty-five pounds, two ſhillings and ſixpence: which, at that day, was a noble preſent for a king to make.

But beſides ſhekels and ſilverlings, there were talents alſo, the weight of which was 750 ounces. A talent of ſilver (for there were talents of gold, as well as ſilver) contained the value of one hundred and eighty-ſeven pounds, ten ſhillings. Of each of theſe coins there is frequent mention in the holy ſcriptures, of the old teſtament. In the new teſtament our Saviour commanded *Peter* to take up the fiſh that firſt came to hand, and when he had opened his mouth, he ſhould find therein a piece of money, which he was to take and give the tax-gatherers for his maſter and himſelf: which piece of money was called a *Stator*, which contained half an ounce of ſilver, and came to two ſhillings. And when the wicked Jews came to enſnare our Saviour, about the lawfulneſs of paying tribute to *Cæſar*, he bid

them

them ſhew him the tribute-money, and they ſhewed him a penny, which is ſeven pence halfpenny; and that this was money coined and ſtamped, appears by our Saviour's aſking them, "Whoſe was the image and ſuper-"ſcription?" To which they anſwered, "*Caſar*'s."

But I need not quote the ſcripture to prove that the Jews and Romans uſed to coin money, the image and ſuperſcription giving a value to it, and promoting the currency of it. For ſilver was coined in *Rome*, in the year of the world, 3672, which was about 300 years before our Saviour was born. Hiſtory tells us, that ſilver was firſt of all coined in the iſle *Egina*; but in *Rome* it was ſtamped with the impreſs of a chariot and horſes. And *Janus* cauſed braſs to be coined with a face on the one ſide, and a ſhip on the other, in memory of *Saturnus*, who arrived there in a ſhip. *Servius Tullus*, a king of the *Romans*, firſt coined braſs with the image of a ſheep and an ox. And in ſome places, leather, cut into pieces, has had the ſtamp of authority put upon

upon it, and ſo it was made to paſs for money. And in *New-England*, the Indians have money which they call *Wampompege*, which is of two ſorts, one white, which they make of the ſtem or ſtock of the periwinkle, which they call *Metaubock*, when all the ſhell is broken off; and of this ſort ſix of their ſmall beads, which they make with holes to ſtring the bracelets, are current with the Engliſh for a penny. The other ſort is black, inclining to blue, which is made of the ſhell of a fiſh, which they call *Poquaubock*; and of this ſort three make an Engliſh penny. They that live upon the ſea-ſide, and as many as pleaſe, generally make of it; none being denied the liberty of making it. This coin or money the Indians ſet ſuch a value upon, that they bring down all the ſorts of furs which they take in the country, and ſell to the Indians and Engliſh too, for this Indian money: and the currency of it among them, makes them look upon it as a good equivalent for what commodities they have to ſell; both the Engliſh, Dutch,

and

and French trading to the Indians with it, above ſix hundred miles north and ſouth from *New-England*; which is ſufficient to ſhew that the uſe of money is very ancient, and is made uſe of by all nations, in trading with each other.

CHAP. II.

Of the miſery and unhappineſs of thoſe that want money, and are in debt by borrowing of it.

THERE is no wiſe man that will covet money for itſelf, but for the uſe that is to be made of it, for money itſelf cannot ſatisfy; and ſo we are told by the wiſeſt of men, *Eccleſ.* v. 10. "He that loveth ſilver, ſhall "not be ſatisfied with ſilver; nor he "that loveth abundance, with increaſe." In a time of famine, or in a beſieged city, a man may have money enough by him, and yet may want a piece of bread. Money therefore is prized not for itſelf, but for its uſe; becauſe, as *Solomon* alſo ſays, "Money anſwers "all things." And ſeeing without money

ney, a man can have nothing, they muſt be very miſerable that are without it.

Charity, in this laſt and iron age of the world, is grown ſo cold, that there is ſcarce any thing to be got upon that account. If you are cold, charity will not warm you: neither if you are hungry, will it fill your belly. But if you have money, you may do both.

If you have money, you may be a warden, a maſter of your company: but if you want money, you will never arrive to the honour of a beadle: for even for ſuch an inferior office, you muſt make friends: and that cannot be done without bribes, nor can you bribe without money.

If you have money, you may be an honeſt man, and a good man: but if you want money, you muſt be a knave by conſequence.

Inquire of a rich man among his neighbours, what he is, meaning only whether he be a ſubſtantial man, and one that is reſponſible; and they will preſently tell you, "He is a very "good man, I aſſure you:" though, at

at the ſame time, with reſpect to his morals, he is perhaps as profligate a fellow as any in the whole pariſh; and one that lives by oppreſſing his poor neighbours, and doing all manner of injuſtice. His money makes amends for all his enormities. I knew a certain tradeſman in *Dublin*, that had an uncle, a rich, covetous fellow, that was worth many thouſands. This poor man addreſſed himſelf to his uncle to give him an hundred pounds to ſet him up: but he knew the value of money better than to part with it out of his own hands, before Death forced it from him; and told him plainly, he would give him nothing while he lived, but it may be, he might leave him ſomething when he died; eſpecially if he found him induſtrious, and that he put himſelf in a way to live. The poor man had but little money, and leſs credit: and how to put himſelf in a way to live, he knew not, his trade being none of the beſt for a journeyman. However, picking up a little credit at one place, and a little at another, he addreſſed himſelf to the company

company he was free of, and would fain have borrowed fifty pounds of them; but truly they would not lend it him, but on ſuch ſuch ſecurity, as he could not procure. In this extremity, having put himſelf into a ſhop, he goes again to his uncle, to deſire him to lend him a little money, telling him he had ſet up his trade, and was got into a ſhop; but wanted money to carry on his buſineſs, and deſired him to lend him a little. His uncle, finding he was getting into a way, out of his great generoſity, lends him twenty pounds; but makes him give him a bond to pay him again in a year's time. The poor man might almoſt as well have been without his money, as to have been under ſuch an obligation, but was reſolved to keep word with him, though he lived ſo poorly all the time, that he was the ſcorn of his neighbours, and fellow-tradeſmen, who all looked upon him as a poor, and conſequently a pitiful fellow: but for all that, though with much ado, he had the good fortune to pay back his uncle the twenty pounds, within the

time

time limited: which his uncle took ſo well, that he told him, "Since he took "ſuch care to keep his word, he "would remember him another time." And ſo he did: for having neither wife nor child when he died, he divided his eſtate among his relations; and left this poor kinſman of his, thirty thouſand pounds in ready money, and fifteen hundred pounds per annum. And now this poor man, whoſe poverty made him the ſcorn of his neighbours and acquaintance before, was become *a very good man*, all on a ſudden; inſomuch that the city took notice of him, and choſe him ſheriff the very next year; and the company, that before refuſed to lend him fifty pounds, now choſe him their maſter, and were all his humble ſervants: and he was applauded and cried up by every one. Here was now a mighty change: and yet the man was the ſame ſtill. It was money only made the difference. Judge therefore whether want of money be not an extraordinary miſery, and a great unhappneſs.

This

This puts me in mind of a ſtory I have heard related of *Jocelin Piercy*, Eſq. brother to the earl of *Northumberland*, who, going by a butcher's ſhop, near Cow-croſs, affronted his dog, who thereupon fell a barking at him: and the eſquire made no more ado, but drew his ſword, and run him through. The butcher, who was troubled for the loſs of his dog, charged a conſtable with the eſquire, and had him before a juſtice of peace in *Clerkenwell*, for killing his dog, who was a good ſervant to him, and a great ſecurity to his ſhop. Being before the juſtice, who knew him not, he examined him very ſtrictly why he killed the man's dog. The eſquire anſwered him very careleſsly, "Becauſe the dog run "at me." "Run at you!" ſaid the juſtice, "how did he run at you?" To which *Piercy*, being a comical ſort of a man, replied, "He run at me "thus, bow, wow, wow:" and therewith taking a little run, as if he would ſhew how it was, run upon the juſtice's worſhip, and threw him and his chair down together: which Mr. Juſtice

tice looked upon as ſuch an affront to his worſhip, as nothing would atone for, but committing him to Newgate; aggravating the crime of killing the butcher's dog; telling him, his dog was his ſervant, and that, for aught he knew, himſelf, or ſome of his gang, deſigned to rob the ſhop: but that he would make an example of him, he was reſolved. *Piercy* ſeemed very little concerned at what the juſtice ſaid, which made him the more angry. And therefore he calls his clerk to make his mittimus, who aſking him what his name was, he ſaid, "*Jocelin.*" "What "beſides *Jocelin?*" ſaid the clerk. "*Piercy*," anſwered he. "Of what "place?" replied the clerk. "Of Nor-"thumberland-houſe, near Charing-"croſs," ſaid he. The juſtice, hearing this, and knowing there was a very comical gentleman of that name, who was brother to the earl of *Northumberland*, then a great favourite of the king's, immediately changes his tone, and, with a ſmiling countenance, cries out, "What! the earl of *Northum-*"*berland's* brother?" "Yes, and "pleaſe

" pleaſe your worſhip," replies he. With that the juſtice comes to him, with his hat in his hand, " Mr. *Jocelin* " *Piercy*, your very humble ſervant. " I hope, my lord, your brother is " well." " Very well, ſir, I thank " you," replied he. " Upon my word, " I muſt beg your pardon, ſir, for I " did not know you, but you are a " comical man, Mr. *Piercy*, I vow." *Piercy* then told the juſtice, he muſt beg his pardon for throwing him down. " O, it is very well, it is very well," ſays the juſtice. " It was a little rude, " I confeſs," ſays *Piercy:* " but I " proteſt, it was your own fault: for " when you aſked me how the dog " ran at me, I could do no leſs than " ſhew you." " It was well enough " Mr. *Piercy*," ſays the juſtice, " there " was no harm done." And then turning to the butcher, who ſtood all this while like Mum-chance, who was hanged for ſaying nothing, and looked as if he could not help it, " As for " your part, ſirrah, I will teach you to " keep your dog within doors, and " teach him better manners, and not

" let

" let him run at gentlemen, as they " walk along the ſtreets." The poor butcher found now that the tide was quite turned againſt him: for Mr. Juſtice preſently commanded the clerk to make his recognizance, and bind him over to the next ſeſſions; which had been certainly done, had not Mr. *Piercy* interpoſed with the juſtice on his behalf.

So that the butcher, becauſe he was a poor man, was forced to be thankful for the killing of his dog, and glad he got off ſo too. Whereas, had he been a rich man, he would have made *Piercy*, as great a man as he was, have given him ſatisfaction. But when a man wants money, he muſt be thankful for injuries, and put up any wrongs, becauſe he knows not how to right himſelf. For as the blind man eats many a fly, becauſe he cannot ſee them; ſo the poor man ſuffers many an injury, becauſe he cannot help himſelf.

If a poor man that wants money, be at any time ſick, he is cenſured to be drunk: but if a rich man be never ſo drunk, he is only indiſpoſed. Thus perſons are judged, not according to truth

truth and juſtice, but according to their riches and poverty. A rich man is an honeſt man, though he be never ſuch a knave and debauchee: but a poor man, though he be never ſo honeſt and ſo good, yet if he wants money, he is a knave.

Let a rich blockhead talk the greateſt nonſenſe in the world, yet he ſhall be admired and applauded: and if a poor, but ingenious man be in company, and could ſpeak a thouſand times more to the purpoſe, yet if he wants money, he muſt not preſume to contradict him.

Thus whoſoever wants money, is always ſubject to contempt and ſcorn in the world, let him be never ſo well accompliſhed with the perfections of body or mind: ſo true is that which Juvenal tells us,

Nil habet infœlix paupertas durius in ſe,
Quam quod ridiculos homines facit.

Nothing makes poverty more grievous, than,
That it contemptible doth render man.

And though it be the hardeſt thing to bear in poverty, yet it is always a conſtant

ſtant concomitant of it, that it expoſes men to ſcorn and ridicule; and that by thoſe who are far more worthy of contempt themſelves, both in regard of their ignorance, and debauched lives, or inſignificant converſations.

I confeſs, if we look backward into the better and wiſer ages of the world, virtue, though clothed in rags, was more eſteemed than the trappings of the golden aſs. It is in theſe laſt and worſt of days, that vice has got ſuch an aſcendant in the world, as to make men think, all that are poor, are miſerable: for in the primitive times, poverty was the badge of religion and piety: and well it might, for not many great, nor many noble were called. And the ſtudy of wiſdom, and contempt of the world, was in eſteem amongſt the wiſeſt philoſophers in the earlieſt ages. But as Ovid has it,

Tempora mutantur, et nos mutamur in illis.

The times are chang'd; and even we
Seem chang'd with the times to be.

So that in theſe times, conſidering the miſery of wanting money is ſo great, we may ſay with the wiſe man, "My

"ſon

" ſon, it is better to die than to be " poor;" which ſaying was, perhaps, the occaſion of an old miſer's miſtake, who bid his ſon obſerve what *Solomon* ſaid, which was, " Always to keep a " penny in his pocket." But his ſon anſwering again, " He did not re- " member that *Solomon* ſaid any ſuch " thing;" the miſer replied, " Then " *Solomon* was not ſo wiſe as I took " him to be."

Indeed money is now become the worldly man's God; and is the card which the devil turns up trump, to win the ſet with: for it gives birth, breeding, beauty, honour, and credit; and makes the poſſeſſors think themſelves wiſe, though their very thinking ſo, declares them fools. But becauſe money anſwers all things, and is in ſuch vogue with the world, therefore ſo many are willing to purchaſe it, though with the loſs of ſoul and body.

But the want of money does not only cauſe men to be contemned and ridiculed, but it alſo puts men upon taking wicked and unlawful courſes to obtain it; which made one ſay,

O mala

O mala paupertas, vitii ſceleriſque miniſtra!

O wretched poverty! a bawd thou'rt made
To ev'ry evil act and wicked trade:

For it wreſteth and maketh crooked the beſt natures, which are forced by their neceſſities to do thoſe things which they bluſh to think of, while they are doing them: ſuch as, borrowing, and not being able to pay; ſpeaking untruths, to cover and diſguiſe their poverty; deceiving and ſometimes cheating their neareſt relations. And all becauſe when they are in want, they are ſcorned, deſpiſed, and perhaps diſowned by them.

Nay, if it be a friend upon which a man has laid the greateſt obligations; yet if he comes to be in want, and come to ſee thoſe he has obliged before, if they cannot avoid bidding him dine with them, yet he ſhall be placed at the lower end of the table, and carved unto the worſt of the meat: and though they are drinking frequently one to another, yet he ſhall be fain to whiſper to one of the ſervants for his drink, and endure all the jeers

that ſhall be put upon him, by thoſe that are courted at the upper-end of the table: no one all dinner-time ſhewing him any countenance, but looking upon him as the nuiſance of the company. Theſe things are ſo irkſome, and hard to be borne by a generous and noble ſpirit, that did not their want enforce them to accept of a dinner, they could with more ſatisfaction dine with a pack of hounds.

Beſides, whatever diſcourſe is offered at the table, yet the neceſſitous man, though perhaps he can ſpeak more to the purpoſe than all that are there, muſt not put in a word, but give them leave to engroſs all the talk; and muſt hear them tell the moſt palpable lies, and ſpeak the abſurdeſt nonſenſe that may be, and yet muſt be ſilent, and ſit like a perſon that neither knew nor underſtood any thing.

Now if all theſe miſeries, ariſing from the want of money, were but well conſidered, it would certainly make men willing to eat their bread at home, and not be beholding to another for their meat: for, *Eſt aliena vivere*

vere quadra, miſerrimum. It is moſt miſerable to live on the trencher of another man.

But before I leave this ſubject, of ſhewing the miſery of wanting money, it is neceſſary I ſhould ſay ſomething of the miſery of borrowing money, or running in debt, which is a conſequent of wanting money: for he that does not want, has no occaſion to borrow; and is in that reſpect happy: for being out of debt, he is out of danger; and therefore needs not make uſe of the *Clanculars*, and find out all the by-ways and private turnings, on purpoſe to avoid his creditors; but can walk in the open ſtreets without fear, and whet his knife even at the *Tholſel Steps*.

But on the contrary, he that borrows money, has made himſelf ſuch a ſlave to his creditors, that he dares hardly ſay his ſoul is his own; and is fraid that every one he meets is a ſerjeant or a bailiff, that intends to captivate his outward tabernacle. Like the man that in the night-time, having his coat catched by a nail, and ſo ſtopped,

he preſently cried out, "At whoſe "ſuit?" as ſuppoſing it had been a ſerjeant that had arreſted him. The melancholy air of his face is ſufficient to tell his fears. His very ſleep is diſturbed with fearful dreams: and the very thoughts of a priſon are worſe than death to him. He is afraid to ſee his own friends, leſt they ſhould be metamorphoſed into duns: and he would at any time go a mile about, to avoid meeting with a creditor, whom he looks upon to be the moſt ill-natured man in the world: for, having once done him a kindneſs, he is ever after twitting him in the teeth with it. In ſhort, the man that is in debt, has his mind ſo loaded with fetters, that at beſt, he looks upon himſelf but as a priſoner at large; and is ſo much confined in his own houſe, that though he hears one knock, he dares not go to the door, for fear of meeting with a ſerjeant, to arreſt him; or with a creditor, to aſk, when he ſhall be paid; and, becauſe through poverty and want, he has but little fleſh on his back, threatening to have his bones,

in

in the mean time hindering him from getting that money with which he ſhould be paid.

But beſides all this, there are other miſeries with which the poor debtor is always troubled, and that is, That his creditor grudges him every bit of meat he eats; eſpecially if it be better than ordinary; he would have him and his family live only upon bread and water. But if he happens to have a good pig at *Bartholomew-tide*, or a good gooſe at *Michaelmas*, and any of his creditors ſee it, they preſently cry out, "He can find money to cram his "guts, and feed his family with the "beſt the ſeaſon affords; but he can-"not find money to pay me what he "owes me. I am ſure I cannot live at "the rate he does." And it may be that is no more than what is true; not that he is not able, but becauſe he has no heart to do it; though he wallows in wealth, as the ſwine does in the mire. And perhaps the poor debtor has pinched all the week, to ſave a little money to buy a good meal on Sunday, which yet he is as much afraid to

be ſeen eating, as if he had ſtolen it; keeping his door ſhut, whilſt it ſtands upon the table; and if any one knocks while he is at dinner, taking the diſh away, before the door be opened: and what greater ſlavery can a man be expoſed to? or what will grate more upon a free-born mind? In like fear is he alſo of being ſeen by his creditors with a good ſuit of clothes on: then the cry is up again, "He can find "money to buy good clothes, but not "pay his debts!" As if, becauſe a man owes money, he were obliged to go naked, or always in rags. And then the old uſurer is ſure to add, "Well, I "know not what other folks may do, "but I am ſure I cannot afford to lay "out ſo much money upon myſelf:" that is, that he cannot find in his heart to do it; every penny of money he lays out, being more hard to part with, than ſo many drops of his blood: and therefore he goes himſelf in old and ragged clothes, made up of ſo many ſeveral ſorts of patches, that it is as hard to find which was the original cloth his clothes were made of, as it is

to

to find out the head of the *Nilus*, the *Egyptian* river. So that whilſt the poor debtor is haunted by ſuch ghoſts, if he gets a good piece of meat, he eats in fear; and if he has a good ſuit of clothes, he is afraid to be ſeen in them; ſo importunate are his duns for their money, and ſo filled with envy, to ſee him have any thing that is good. But I will conclude this chapter with Mr. *Randolph*'s ingenious poem upon his importunate duns.

On importunate duns.

POX take ye all, from you my ſorrows ſwell,
Your treach'rous faith makes me turn infidel.
Pray vex me not, for Heaven's ſake, or rather
For your own children's ſake, or for their father.
You trouble me in vain: whate'er you ſay,
I cannot, will not, nay, I muſt not pay.
You are extortioners: I was not ſent
T' encreaſe your ſins; but make you all repent
That e'er you truſted me. We're even here,
I bought too cheap, becauſe you ſold too dear.
Learn conſcience from your wives; for they, I'll ſwear,
For the moſt part trade in the better ware.
Hark, reader; if thou never yet hadſt one,
I'll ſhew the torments of a Cambridge dun:
He rails where'er he comes; and yet can ſay
But this, that Randolph did not keep his day.
What! can I keep the day? or ſtop the Sun
From ſetting, or the night from coming on?

Could

Could I have kept days, I had chang'd the doom
Of times and ſeaſons that had never come.
These evil ſpirits haunt me ev'ry day,
And will not let me ſtudy, eat, or pray.
I am ſo much in their books, that 'tis known
I am too ſeldom frequent in my own.
What damage given to my doors might be,
If doors might actions have of battery!
And when they find their coming to no end,
They dun by proxy, and their letters ſend
In ſuch a ſtile, as I could never find
In Tully's long, or Seneca's ſhort wind.

Anſwer.

GOOD maſter Randolph, pardon me, I pray,
If I remember you forgot your day.
I kindly dealt with you: and it would be
Unkind in you, not to be kind to me.
You know, ſir, I muſt pay for what I have;
My creditors won't ſtay: I therefore crave.
Pay me, as I pay them, ſir: for one brother
Is bound in conſcience not to wrong another.
Beſides, my landlord would not be content,
If I ſhould dodge wi'him for his quarter's rent:
My wife lies in too; and I needs muſt pay
The midwife, leſt the fool be caſt away.
And 'tis a ſecond charge to me, poor man,
To make the new-born babe a Chriſtian.
Beſides, the churching a third charge will be,
In butter'd Haberdine and Furmety.
Thus, hoping you will make a courteous end,
I reſt *(O would thou wouldſt)*
Your loving friend.
A. B. M. H. T. B. H. L. J. O.
J. F. M. G. P. W.—Nay. I know
You have the ſame ſtile all: and as for me,
Such as your ſtile is, ſhall your payment be;

Juſt

Juſt all alike : ſee what a curſed ſpell
Charms devils up, to make my chamber Hell!
This ſome ſtarv'd 'prentice brings ; one that does look
With a face blurr'd more than his maſter's book.
One that in any chink can peeping lie,
More ſlender than the yard he meaſures by.
When my poor ſtomach barks for meat, I dare
Scarce humour it : they make me live by air,
As the cameleon does ; and if none pay
Better than I have done, even ſo may they.
When I would go to chapel, they betray
My zeal : and when I only meant to pray
Unto my God, faith all I have to do,
Is to pray them, and glad they'll hear me too.
Nay, ſhould I preach, the raſcals are ſo vext,
They'd ſee a beadle to arreſt my text ;
And ſue, if ſuch a ſuit might granted be,
My muſe and doctrine to an outlawry.
This ſtings ; yet what my gall moſt works upon,
Is that the hope of my revenge is gone.
For were I but to deal with ſuch as thoſe,
That knew the danger of my verſe and proſe,
I'd ſteep my muſe in vinegar and gall,
'Till the fierce ſcold grew ſharp, and hang'd them all.
But thoſe I am to deal with, are ſo dull,
(Tho' got by ſcholars) he that is moſt full
Of underſtanding, can but hither come,
Imprimis, *item*, and *the total ſum*.
I do not wiſh them Egypt's plagues ; but even
As bad as they ; I'll add unto them ſeven :
I wiſh not locuſts, frogs, and lice come down,
But clouds of moths in ev'ry ſhop i'th' town.
Then, honeſt devil, to their ink convey.

Some

Some aquafortis, that may eat away
Their books. To add more torments to their lives, [wives,
Heav'n, I beſeech thee, ſend them handſome
And give them children with ingenuous faces,
Endu'd with all the ornaments and graces
Of ſoul and body, that it may be known
To others and themſelves, they're not their own.
But my laſt imprecation this ſhall be,
May they more debtors have, and all like me,

Though I confeſs, Mr. *Randolph*, who was as witty a man as any in the age he lived in, is very ſharp upon his duns; yet, conſidering they were importunate ones, thoſe that have had the ſame kind of uſage from them, will think he has but done them juſtice. But this, I preſume, will be enough to ſhew the miſery of wanting money, and what a great unhappineſs it is to be forced to borrow it.

I ſhall next proceed to inquire into the reaſons why, or by what means it comes to be ſo much wanted; but that ſhall be the buſineſs of the next chapter.

CHAP.

CHAP. III.

An inquiry into the cauſes of men's wanting money.

SINCE money is a thing ſo neceſſary and ſo uſeful, and the want of a competency of it makes a man ſo very miſerable, rendering him liable to all the ſcorn and contempt that an ill-natuned world can throw upon him; it ſeems a little ſtrange that ſo many ſhould want it, eſpecially of thoſe who know the value of it: and therefore it may be worth our inquiring into the cauſe from whence this want proceeds, I mean the common ordinary cauſes; for there are ſome cauſes that are extraordinary, ſuch as all our wit and prudence can neither foreſee nor avoid: Such was that extraordinary and ſurprizing ſtorm in *November*, 1703, whereby many thouſands were undone, as to their eſtates; beſides the many lives which were loſt: And ſuch alſo was the dreadful fire of London, whereby ſome that had great eſtates

one

one week, had ſcarce bread to eat the next week: and particular perſons had particular loſſes by fire, many times ſince. Thus, in a time of war, many are unavoidable looſers; but theſe muſt not be reckoned the common and ordinary ways, which make and keep men poor. We know indeed, that by the divine Providence, in the body of a common-wealth, there muſt be as well poor as rich, even as a human body cannot ſubſiſt without hands and feet, to labour and walk about to provide for the other members, the rich being the belly, which devours all, yet do no part of the work; but the cauſe of every man's poverty is not one and the ſame. Some are poor by condition, and content with their calling; and neither ſeek, nor can work themſelves into better fortune; yet God raiſeth up, as by a miracle, the children and poſterity of theſe, oftentimes to poſſeſs the moſt eminent places, either in church or common-wealth, as to become archbiſhops, biſhops, judges, commanders, generals in the field, ſecretaries of ſtate, ſtateſmen, and

the

the like, ſo that it proveth not always true which *Martial* ſaith,

Pauper eris ſemper, ſi pauperes, Æmiliane.

If poor thou art, then poor thou ſhalt remain:
Rich men alone do now rich gifts obtain.

Of this condition are the greateſt numbers in every kingdom; others there are, who have poſſeſſed great eſtates, but thoſe eſtates (as I have ſeen and known it in ſome families, and not far from the city) have not thriven or continued, as gotten by oppreſſion, deceit, uſury, and the like, which commonly laſteth not to the third generation, according to the old ſaying,

De male quæſitis vix gadet tertia hæres.

It ſeldom is the grand-child's lot,
To be the heir of goods not juſtly got.

Others come to want and miſery, and ſpend their fair eſtates in ways of vicious living, as upon drink and women; for *Bacchus* and *Venus* are in-

 ſeparable

ſeparable companions, and he that is familiar with the one, is never a ſtranger to the other.

Uno namque modo, vina fenuſque nocſent.

In one ſame way, manner, and end,
Both wine and women do offend.

Some again live in perpetual want, as being naturally given to idleneſs; theſe are the drones of a commonwealth, who deſerve not to live, *Qui non laborat, non manduces:* He that laboureth not, muſt not eat. *Labour night and day, rather than be burdenſome,* ſaith the Apoſtle *Paul:* both country and city ſwarm with thoſe kind of people. *The diligent hand,* ſaith *Solomon, ſhall make rich, but the ſluggard ſhall have a ſcarcity of bread.* I remember when I was in the Low Countries, there were three ſoldiers, a *Dutchman*, a *Scot*, and an *Engliſhman*, who for their miſdemeanors were condemned to be hanged: yet their lives were begged by three ſeveral men, one a bricklayer, that he might help him to make bricks,

bricks, and carry them to the walls: the other was a brewer, of *Delft*, who begged his man to fetch water, and do other work in the brew-houſe: now the third was a gardener, and deſired the third man to help him to work in, and dreſs an hop-garden: the firſt two accepted their offer thankfully: this laſt, the *Engliſhman*, told his maſter in plain terms, *his friends had never brought him up to gather hops*; and therefore deſired to be hanged firſt, and ſo he was.

Others having had great eſtates left unto them by their friends, and who never knew the pain and care in getting them, have, as one ſaid truly, galloped through them in a very ſhort time: theſe are ſuch of whom *Solomon* ſpeaketh, *who having riches, have not the hearts* (or rather the wit) *to uſe them*: thoſe men moſt aptly are compared to the Willow-tree, which is called in Latin, *Frugi perda*, or looſe fruit, becauſe the palms of the willow-tree are no ſooner ripe but blown away with the wind. I remember, in queen Elizabeth's time, a wealthy citizen of *London* left his ſon

a mighty eſtate in money, who imagining he ſhould never be able to ſpend it, would uſually make ducks and drakes in the Thames with ſhillings, as boys are wont with tile-ſhreads and oyſter-ſhells; and in the end grew to that extreme want, that he was fain to beg or borrow ſix-pence, having many times no more ſhoes than feet, and ſometimes *more feet than ſhoes*, as the beggar ſaid in the comedy.

Many alſo there are, who having been born to a fair eſtate, have quite undone themſelves by marriage, and that after a two-fold manner: firſt by matching themſelves without advice of parents or friends, in heat of youth, to proud, fooliſh, and light houſe-wives, or ſuch eternal clacks, that one were better to have his diet in hell, than his dinner at home; there to be troubled with her never ceaſing tongue. And this is the reaſon, ſo many of their huſbands travel beyond the ſeas, or at home go from town to town, from tavern to tavern, to look for company; and in a word, to ſpend any thing, to live any where but at home

home in their own houſes, where they are ſure to have no quiet.

Others there are again, who match themſelves, for a little handſomeneſs and eye-pleaſing beauty, into a very mean and poor family, without birth or breeding, and ſometimes drawn in hereto by broken knaves, neceſſitous parents, who are glad to meet with ſuch, that they might ſerve them as props to uphold their decaying and ruinous relations, and theſe poor ſilly young birds, are commonly caught up before they are fledged, and pulled bare before they knew they had feathers; for their fathers-in-law, or ſome near of kin, as ſoon as they have ſeen one and twenty, have ſo be-limed them in bonds, that they ſhall hardly, as long as they live, be able to fly over ten acres of that land their friends left them.

A knight of eight or ten thouſand pounds in lands by the year, doated upon an ale-wife's daughter, and made her a lady, and then the devil made her prouder than thoſe that are born ſo. It cannot be denied, but women of

the meaneſt condition may make good wives, ſince *Paupertas non eſt vitium*, Poverty's no vice; but herein is the danger, that when their huſbands have taken a ſurfeit of their beauties (as oftentimes they do) and begin to find their error, they begin (as I have known many) to contemn them and fly abroad; and not only doat upon others, but deviſe all the ways they can (being grown deſperate) to give away or ſell all that they have: beſides thoſe up-ſtart gentlewomen, oftentimes prove ſo wickedly imperious and proud, as that they make no conſcience to abuſe, inſult over, and make meer fools of their huſbands, by letting and diſpoſing of his land, gathering up his rents, putting away and entertaining what ſervants they pleaſe; and thereby verify that old verſe,

Aſperius nihil eſt humili, eum ſurgit in altum.

There's

There's nothing more perverſe and proud than ſhe,
Who is to wealth advanc'd from beggary.

An *Italian* Earl, about *Naples*, of an hundred thouſand crowns by the year, married a common laundreſs: whereupon the old *Paſquin* (an image of ſtone in *Rome*) the next Sunday morning, or ſhortly after, had a foul and moſt filthy ſhirt put upon his back, and this tart libel beneath:

Why how now, Paſquin! *I thought you wou'd ſcorn,*
To wear a foul ſhirt on a Sunday morn.

To which *Paſquin* is made to return this anſwer:

I know not how to help it; for 'tis ſaid,
My laundreſs is of late a counteſs made.

But there is another inconveniency, which is, that beſides the calling of his wit and judgment into queſtion, he has ſo many worſe than horſe-leeches, con-

tinually preying upon his eſtate, as his wife has neceſſitous friends and kindred; but they that thus marry, are commonly ſuch young men as are left to themſelves; their parents, overſeers, or faithfuleſt friends being either dead, or at a great diſtance from them.

Others, not affecting marriage at all, live, as they ſay, upon the *Commons*, to whom it is worſe than death to be put into the *Several*; but ſpend what they have altogether in irregular courſes of life, as in changes of houſes and lodgings, entertainment of new acquaintances, making great feaſts in taverns, invitations, meetings of their (common) miſtreſſes, coach-hire, clothes in faſhion, and the like; beſides the hanging-on and intruſion of ſome neceſſitous paraſites, of whom they ſhall find as much uſe, as of water in their boots.

There are others again of over-good free natures and diſpoſitions, who are eaſily fetched and drawn-in, by decayed and crafty knaves (I call them no better, for in truth they are not) to enter into bonds, and to paſs their

their words for their old debts and engagements; and this they are wrought to do in taverns, in their cups and merriment, at ordinaries, and the like places. I would have in the faireſt room of one of theſe houſes, the emblem of a gallant young heir, creeping in at the great end of a hunter's horn, with eaſe, but cruelly pinched at the coming out of the ſmall end, and a fool ſtanding not far off, laughing at him; and thoſe are the fools who will be ſo eaſily bound for others, and paſs their words in their drink;

Faſcilis deſcenſus Averni, ſed revocar gradum,——

'Tis eaſy into hell to fall,
But to come back from thence is all.

It is eaſy flipping into trouble, but the return and getting out of it, is full of difficulty.

Infinite alſo are the caſualties that are incident to the life of man, whereby he may fall into *poverty*; as misfortune by fire, loſs at ſea, robbery

and theft on land, wounds, lameneſs, ſickneſs, &c.

Many run out great eſtates, and have undone themſelves by over-ſumptuous building, above and beyond their means and eſtates.

Others have been undone by careleſs and thriftleſs ſervants, ſuch as waſte and conſume their maſter's goods, neither ſaving nor mending what is amiſs; but whatſoever they are intruſted withal, they ſuffer to be ſpoiled, and run to ruin. For, *Qui modica ſpernit, paulatim defluit:* He that deſpiſeth ſmall things, falls by little and little, ſaith the wiſe man.

Some, yea a great many, have brought themſelves to beggary by play and gaming, as never lying out of ordinaries and gaming-houſes, which is the ready road to ruin. Such places, like quickſands, ſo ſuddenly ſink and ſwallow them, that hardly you ſhall ever ſee their heads appear any more.

Others, and great ones too, affect unprofitable, yea, and impoſſible inventions and practices, as the Philoſopher's

pher's ſtone, the adamantine alphabet, the diſcovery of that new world in the moon, by thoſe new deviſed glaſſes (far excelling, they ſay, thoſe of *Galilæus*) ſundry kinds of uſeleſs wild-fires, water-works, extractions, and the like.

If any one would be taught the true uſe of money, let him travel into *Italy*, for the *Italian*, (the *Florentine* eſpecially) is able to teach all the world thrift. For, *Italy* being divided into many principalities and provinces, and all fertile, the inhabitants are many, and, by reaſon of frequent differences amongſt them, apt to take up arms, the people are ſubject to taxes and impoſitions; as in *Florence*, the duke hath exciſe or cuſtom at the gates, even out of herbs that are brought for ſallads and broths into the city. Having thus ſhewed the cauſes of men wanting money, take the following character of ſuch a man.

The CHARACTER *of thoſe that want money, drawn to the life.*

HE that wanteth money, is, for the moſt part, of a ſorrowful countenance, and extremely melancholy, both in company and alone by himſelf; eſpecially if the weather be foul, rainy, or cloudy. Talk to him of what you will, he will hardly give you the hearing; aſk him any queſtions, he anſwers you with monoſyllables, as *Tarleton* did one who out-eat him at an Ordinary; *yes*, *no*, *that*, *thanks*, *true*, &c. That rhethorical paſſage of *Status tranſlavitus*, The ſtate tranſlative, is of great uſe with him; for he is always laying the cauſe of this want upon others, and proteſting this great lord, and that lady or kinſman owes him money, but not a denier that he can get. He ſwears at, and murmurs againſt the French and other ſtrangers, that convey ſuch ſums of money out of the land, though in truth it would be all one to him, if it were ſtill in the land; beſides our leather hides, under

under the colour of calves-ſkins, and at that word he ſhews his boots out at the heels and wanting mending: he walks with his arms folded, his belt without a ſword or rapier, (that perhaps being ſomewhere in trouble) an hat, without a cravat or handkerchief, hanging over his eyes, only wears a weather-beaten fancy for faſhion ſake: he cannot ſtand ſtill, but like one of the Tower wild beaſts, is ſtill walking from one end of his room to another, humming out ſome new Northern tune or other; if he meets with five or ten pieces, happily conferred upon him, by the beneficence of ſome humble friend or other, he is become a new man, and ſo overjoyed with his fortune, that not one drop of ſmall drink will down with him for that day.

CHAP.

CHAP IV.

New directions to all manner of perſons that are in want or ſtrength, how to ſupply themſelves with money enough at all times.

IF a man hath fallen into poverty or diſtreſs, either by death of Friends, ſome accident or other by ſea or land, ſickneſs or the like, let him not deſpair, for *paupertas non eſt vitium* : and ſince the commonwealth is like a human body, conſiſting of many members, ſo uſeful each to either, as one cannot ſubſiſt without the other ; as a prince, his council and ſtateſmen are as the head ; the arms are men of arms ; the back, the commonalty ; hands and feet, are the country and mechanic trades, &c. So God hath ordained, that all men ſhould have need one of another, that none might live idly or want employment : Wherefore idleneſs, as the bane of a common-wealth, hath a curſe attending upon it, it ſhould be clothed in

in rags, it ſhould beg its bread, &c. A proper young man begging of a gentleman on the way in *Oxfordſhire*, the gentleman chid him, and told him, that a man of his youth and limbs ſhould be aſhamed to beg; whereupon the beggar ſaid, he was troubled with a loathſome diſeaſe, which he was aſhamed to name; the gentleman giving him two-pence and riding forward, ſent his man back to know what his diſeaſe was; the beggar refuſing to tell him, and being threatened to be cudgelled, he told the ſervant in plain *Engliſh*, that his diſeaſe was idleneſs, for he was ſo lazy he could not work. I remember I have read in an *Italian* hiſtory, of one ſo idle, that he was feign to have one to help him to ſtir his chaps, when he ſhould eat his meat.

Now if you ſhould aſk me, what courſe he ſhould take, or what he ſhould do that wanteth money, let him firſt bethink himſelf, to what profeſſion or trade of life he hath been formerly brought up; if of the inferior, or middle ſort of tradeſmen or artificers,

artificers, (for thoſe are chiefly concerned in this unhappineſs) let ſuch *firſt*, be very diligent and induſtrious in their reſpective trades and callings; and not be ſlothful in buſineſs: *ſecondly*, let them take heed of idleneſs, and of all vain and idle companions, who loiter up and down, and ſquander away their time as if it were of no value, when it is the moſt precious thing in the world: there being nothing in the world that is a more certain indication of ruin and deſtruction, than the waſting and miſ-improvement of our time; and yet this is frequently done by thoſe who would take it ill to be taxed therewith: as for inſtance, how many are there who ſpend a great deal of their time in *coffee-houſes* and *weekly clubs*; where, though but little money is pretended to be ſpent, yet a great deal of precious time is there ſquandered away and loſt, which many who frequent thoſe places never think of, but meaſure their expences only by what goes out of their pockets; not conſidering what they might have gained

gained in that time by their labour, and what they might have ſaved by keeping in their ſhops: let us therefore reckon, that when a tradeſman goes to the *coffee-houſe* or *ale-houſe* in a morning, to take his morning's draught, let it be of what liquor it will, while he is ſpending his two-pence, between ſmoking and talking, he loiters away at leaſt an hour; and in the evening goes to his two-penny club, and there tarries from ſix till ten; and it muſt be a very indifferent trade, which in that time could not realize a ſhilling; and if he keeps ſervants, the want of his preſence at home may have loſt him as much as he could have earned in that time himſelf: ſo that his ſpending a groat morning and night, that is, two-pence each time, cannot be accounted leſs than the loſs of ſeven groats a day; which comes to fourteen ſhillings a week; and in a year amounts to thirty-ſix pounds ten ſhillings; which if it had been ſaved, would, by the time one of his children had been grown up to one and twenty years of age, and fit to have been

been either diſpoſed of in marriage, or ſet up in his trade, have amounted to ſeven hundred and ſixty-ſix pounds, ten ſhillings; which would have been a very ample portion to begin the world with. He, therefore, who would live ſo as not to want money, muſt prevent all ſuch idle and needleſs expences, and unneceſſary loſs of time.

But if the perſon complaining of the want of money, has been brought up to no trade, then let him conſider to what kind of life his genius, or natural diſpoſition, does moſt of all incline him. If he has a mind to ſeek his fortune abroad, he may at once ſatisfy his curioſity, ſupply his neceſſity, and ſerve his country by going into his Majeſty's ſervice, under the duke of *York*, and by putting himſelf forward in doing brave actions, he may advance both his fortune and family; but if he like not to travel by land, he may enter himſelf on board one of his majeſty's ſhips of war, under Admiral *Howe*, and have the ſame opportunity to advance himſelf,

by

by brave actions at ſea. If he like not to follow the wars, he may find entertainment in the *Eaſt* or in the *Weſt India iſlands*; where, with a great deal of delight, you may have variety of honeſt employments, as fiſhing with the net or hook, planting, gardening, and the like; which, beſides your maintenance, you ſhall find it a great content to your conſcience to be in action, which God commands us all to be; if you have ever been in a grammar-ſchool, you may every where find children to teach, ſo many, no doubt, as will keep you from ſtarving, and probably in a gentleman's houſe, or if you get entertainment of any who followeth the law, or practiſeth phyſic, you may with diligence and practice be the one, prove a clerk to himſelf, or to ſome juſtice of the peace: by the other you may get the knowledge and nature of herbs, and all foreign drugs from his apothecary, and perhaps many good receipts for agues, wounds, and the like. I have known many this way to have proved in a country town, tolerable phyſicians, and have grown

grown rich. If being born a gentleman (as our gentlemen do) you scorn to do any of these, you may get to be a gentleman usher to some lady or other, they are not a few that have thrived passing well this way. The times in no age were so hard, as to deny industry and ingenuity a livelihood; the soldier may live by the exercise of his sword, as the scholar by the exercise of his pen, and not pretend to that which he understandeth not: and, in a word, rather than be in miserable and pitiless want, let a man undertake any vocation and labour, always remembering that homely, but true distich of old *Tusser*'s,

Think no labour slavery,
That brings in money saverly.

And as a necessary rule hereunto coincident, Let every man endeavour by a dutiful diligence to get a friend, and when he hath found him, (for they are not so easily found in these days) use all care possible to keep him, and to use him as one would do a crystal or

Venice

Venice glaſs, to take him up ſoftly and uſe him tenderly; or as you would a ſword of excellent temper and metal, not to hack every gate, or cut every ſtaple and poſt therewith, but to keep him to defend you in your extremeſt danger: falſe and ſeeming friends are infinite, and ſuch be our ordinary acquaintance, with the compliment of, *I am glad to ſee you well*, *How have you done this long time?* &c. and theſe we meet with every day. There is no torment equal to the want of money; it puts a man upon unlawful and forbidden actions, and like the *Stappado*, it often ſtretcheth him an inch beyond his length. In a word, for a concluſion, let every one that would be careful to get and keep money, know the worth of a penny; and ſince we are born we muſt live, *Vivious nous*, let us live as well, as merrily as we can, in theſe hardeſt times, and ſay every one of us, as ſir *Roger Williams*, that brave ſoldier, ſaid to queen *Elizabeth*, when he wanted pay for his ſoldiers, *Madam*, *I tell you true*, *we will be without money for no man's pleaſure*. And therefore,

to

to conclude this chapter, be always careful to get, and cautious in ſpending money; and when you have it, know how to keep it, and yet how to uſe it when there is occaſion: for money in your pocket is always the beſt companion; and therefore as one ſays, *Be a good huſband, and thou wilt ſoon get a penny to ſpend, a penny to lend, and a penny for thy friend:* for I would have none be ſuch miſers as to ſcrape up money only to keep, and not make uſe of it; for to ſuch, money is the greateſt curſe in the world.

CHAP. V.

A new method for ordering of expences.

RICHES are for ſpending, and ſpending for honour and good actions; therefore *extraordinary expences* muſt be limited by the worth of the occaſion, for *voluntary undoing*, may be as well for a man's country, as for the *kingdom of heaven*; but *ordinary expences* ought to be limited by a man's

man's eſtate, and governed with ſuch regard, as that it be within his compaſs, and not ſubject to deceit and abuſe of ſervants, and ordered to the beſt ſhew, that the bills may be leſs than the eſtimation abroad. Certainly, if a man will keep but of even hand, his *ordinary expences* ought to be but to the *half of his receipts*; and if he think to wax rich, but to the third part. It is no baſeneſs for the greateſt to deſcend and look into their own eſtate: ſome forbear it, not upon negligence alone, but doubting to bring themſelves into melancholy, in reſpect they ſhall find it broken; but wounds cannot be cured without ſearching. He who cannot look into his own eſtate at all, had need but chuſe well thoſe whom he employeth, and change them often, for new are more timorous and leſs ſubtile. He who can look into his eſtate but ſeldom, it behoveth him to turn all to a certainty. A man had need, if he be plentiful in ſome kind of expences, to be as ſaving again in ſome others; as, if he be plentiful in diet to be ſaving in apparel; if he be plentiful

plentiful in the hall, to be ſaving in the ſtable, and the like: for he that is plentiful in *expences* of all kinds, will hardly be preſerved from decay: In clearing of a man's eſtate, he may as well hurt himſelf in being in too ſudden, as in letting it run on too long; for haſty ſelling is commonly as diſadvantageous as intereſt; beſides he that clears at once will relapſe; for finding himſelf out of ſtreights, he will revert to his old cuſtoms; but he that cleareth by degrees, induceth a habit of frugality; and gaineth as well upon his mind as upon his eſtate. Certainly, he who hath an eſtate to repair, may not deſpiſe ſmall things; and commonly it is leſs diſhonourable to abridge petty charges, than to ſtoop to petty gettings. A man ought warily to begin charges, which once begun, will continue; but in matters that return not, he may be more magnificent.

It is very hard for an open and eaſy nature to keep within the compaſs of his fortune: either ſhame to be obſerved behind others, or elſe a vain-

glorious

glorious *itching* to *out-do* them, *leaks* away *all*, till the *veſſel* be *empty* or *low*; ſo that nothing involves a man into more *unhappineſs*, than an heedleſs *letting-go*, in an *imprudence* of *miſpending*. It alters quite the *frame* and *temper* of the *mind*. When *wants* come, he that was *profuſe*, does eaſily grow *rapacious*. It is extreme unhappineſs to be thus compoſed of *extremes*; to be impatient of *plenty* and *want*.

And therefore let every man, for the better ordering of his expences, obſerve the following rules.

Firſt, See that your *Comings-in* be more than your *Layings-out*; for unleſs this be minded, a man may waſte away to nothing inſenſibly. If your *income* exceed your *expences* but twenty ſhillings a year, you are in a thriving condition; but if on the contrary, your *expences* exceed your *income*, you are in the highway to ruin.

Secondly, Keep an exact account of what you *lay out*, and what you *receive:* otherwiſe you will be in the dark

Thirdly, Balance your accounts at leaſt once every quarter; and then

you will the better ſee how the caſe ſtands with you, and ſo may the better retrench matters, if you find you have exceeded.

Fourthly, In laying out your money, truſt not to your ſervants, for in ſmall matters they may deceive you, and you be never the wiſer, and many ſuch ſmall matters may amount to a great ſum.

Fifthly, In all your affairs of moment, look after your buſineſs yourſelf if you deſire it ſhould ſucceed well.

Sixthly, Be always ſparing, that you may have ſtill wherewithal to ſpend.

Seventhly, Never ſpend preſently, in hopes of gaining for the future: wiſe merchants, while their goods are at ſea, do not increaſe their expences at land; but fearing the worſt, ſecure what they have already in their hands.

Eightly, Never buy but with ready money; and buy where you find things cheap and good, rather than for friendſhip or acquaintance ſake; for they perhaps may take it unkindly, if you will not let them cheat you; for

for you may get experience, if nothing elſe, by going from one ſhop to another.

Ninthly, Be ready to give good advice to all, but be ſecurity for none: And if a friend or relation preſs you to it, refuſe him; and rather if you can, lend him money of your own upon proper bonds.

Tenthly, Let not thy table exceed the fourth part of thy revenue: Let thy proviſion be ſolid, and fuller of ſubſtance than art. Be wiſely frugal in thy entertainment. Too much is vanity, and enough is a feaſt.

CHAP. VI.

How to ſave money in diet, apparel and recreations, &c.

IT would be too long to recount or enumerate the many and various ways and occaſions that men and women have of ſpending and laying out money, many of which are abſolutely neceſſary, unleſs we knew how to live

without meat or drink, and apparel, with other external neceſſaries, as horſes, armour, books, and the like; in a word, whatſoever may conduce to our profit or honeſt pleaſure: yet in huſbanding our money in all theſe, there is a great deal of caution and diſcretion to be uſed: for moſt true it is, that of all nations in *Europe*, our countrymen are the moſt profuſe and careleſs in the laying out of their money. Go into other countries (eſpecially *Italy*) the greateſt *Magnifico* in *Venice*, will think it no diſgrace to his *Magnificenza* to go to market, to chooſe and buy his own meat, and what he likes beſt there. But we in *Ireland*, ſcorn to do either; ſurfeiting indeed of our plenty, whereof other countries fall far ſhort. Inſomuch, that I am perſuaded, *That our city of* Dublin, *of itſelf alone, eateth more good beef and mutton in one month, than* Spain *and* Italy *in a whole Year.* If we have a mind to dine at a tavern, we beſpeak a dinner, without ever demanding or knowing the price thereof till we eat it: when dinner is over, there is a certain ſauce by the drawer, called

called a reckoning, in a bill as long as a broker's inventory: I have known by experience, in ſome taverns, that ſometimes, at leaſt twice, and ſometimes thrice as much has been reckoned, as the meat and dreſſing hath been worth. A reaſonable profit is certainly allowable, in conſideration of houſe-rents, linen, ſervants, &c. And there are without doubt, ſome taverns very honeſt and reaſonable, and the uſe of them abſolutely neceſſary: for if a man meet with a friend or acquaintance in the ſtreet, where ſhould they go, if they have no friend's houſe near them, eſpecially of a rainy day, but to a tavern? Where, for the expence of a pint or quart of wine, they may have a comfortable houſe, a good fire, and a clean room to confer together, and write to any friend about buſineſs. But to have in a bill eight ſhillings brought up for an ordinary capon (as my lord *Northampton*'s gentleman had at *Greenwich*, in the reign of king *James*) ſeven or eight ſhillings for a pair of ſoals, four ſhillings for a dozen of larks, would make a *Florentine* run out of

his wits: in which reſpect you may obſerve, *That if our gallants would be wiſe, they might ſave a conſiderable ſum of money in the year.* Beſides, in your own private houſe or chamber, a diſh or two, and a good appetite for the ſauce, ſhall give you more content, continue your health, and keep your body more briſk and lively, than ſuch great variety of diſhes: this ever pleaſed the healthy and happy: *Cui ſplendit in menſa tenui ſalinum*; meaning, by the ſmall and poor ſalt-ſeller, a ſlender and frugal diet.

Curius, that noble *Roman*, a man of marvelous honeſty, temperance and valour, (who overcame the *Samnites* and *Pyrrhus*) himſelf when the ambaſſadors of the *Samnites* brought him a vaſt ſum of gold, they found him ſitting by the fire, and boiling turnips for his dinner, with an earthen diſh in his lap, at which time he gave them this anſwer, 'I had rather eat in this diſh, and command over them that have gold, than be rich myſelf.' A while after, he being accuſed of deceiving the ſtate of money, which he got

got in his conqueſts, and kept to himſelf, he took a ſolemn oath, that he ſaved no more of all he got, but one Treen or wooden barrel, which he had by him. Marvellous was the temperance of the ancient *Romans* in their diet; as alſo of the *Turks*, the *Italians*, and *Spaniards* at this day: but it is in them natural not habitual, and by conſequence no virtue, as themſelves would have it; for the inhabitants of hot countries have not their digeſtion ſo ſtrong as thoſe under cold climates, whoſe bodies by an *Antiperiſtaſis*, or ſurrounding of the cold, have the natural heat repelled and kept within them. Which is the reaſon that the Northern nations are, of all others, the greateſt eaters and drinkers. The *French ſay*, *Engliſhmen* have the beſt appetites, and are the greateſt trencher men in the world, *Les Anglois ſont les plus gros manguers, de tout la monde:* But they are deceived; thoſe of *Denmark* and *Norway* exceed them, and the *Ruſſians* exceed them again. It is certain there were, and perhaps are both in *England* and *Ireland*, individuals

als remarkable eaters, who for a wager would eat an aſtoniſhing quantity; as *Wolmer* of *Windſor*, and *Wood* of *Kent*, who eat, at one meal, fourteen green geeſe, equal to old ones in bigneſs, with gooſeberry ſauce, which has been affirmed to the earl of *Dorſet*, at dinner, by one of his gentlemen, who was an eye-witneſs to the ſame.

It is a poſitive fact, that thoſe men live the longeſt, and are commonly in perfect health, who content themſelves with moderate and ſimple diet, which not only ſaves the purſe, but preſerves the body. We ſee country men, who are utter ſtrangers to every deſcription of luxury, and feed entirely on ſimple nature, freſh complexioned and maſculine; while the citizens, who fare ſumptuouſly every day, look pale and debilitated. Mr. *Camden* obſerves in his *Britannia*, *Ut diutius vivant qui veſcunter lacticiniis:* They are commonly long-lived, who feed on milk, butter, cheeſe, and the like: for *Multa ferculæ multos morbes gignere*, was truly ſaid by St. *Jerome*, as being apt by their

their ſundry and oppoſite qualities to breed much corruption.

How healthful are the ſcholars of our univerſity, whoſe commons are no more than ſuffice nature? Neither yet would I have any man ſtarve himſelf to ſave his purſe, as the old uſurer did, who was indebted two hundred pounds to his belly, for breakfaſts, dinners, and ſuppers, which he had defrauded it of at different times.

I have heard of another rich old uſurer, who frequently travelled to *Dublin* on foot, in ragged clothes, and begged by the way from the thieves themſelves, and was ſo well known, that at laſt they took notice of him, and examining his pockets, found a trifle of money, and a great black pudding, in one end of which was his gold. The uſurer, pleading hunger, deſired the thieves, for God's ſake, to give him half of it back again, which being granted, and the uſurer finding it to be the wrong end, deſired them to give him ſome of the fat in the other end to his lean: 'No, you rogue,' ſaid one of the thieves, 'you have

have got your cut already, you ſhall not have one crum more:' and as they cut the other end, in order to taſte the pudding themſelves, the gold dropped out, to their very great joy and ſurpriſe, as well as to the unſpeakable anguiſh of the uſurer.

Money may be ſaved travelling or in town; if three or four would join their purſes and provide their diet on the moſt reaſonable terms; which might be done with the greateſt propriety.

I have known ſome who have been very ſkilful in dreſſing their own diet. *Homer* tells us, that *Achilles* could play the cook excellently well: And I believe, it were not amiſs for our *Iriſh* travellers, to do the ſame in foreign countries, for many reaſons I know, and not ſuffer themſelves to be cheated, as they ſo frequently are. Even in the heart of this city, if a man goes into a public houſe, and calls for a pot of porter or ale, it is three to one, but by frothing it up, he ſhall want at leaſt a quarter of a pint of his meaſure; and if he take notice of it, and inſiſt

on

on having it properly filled, he is looked upon as extremely rude and ungenteel; and yet ſhould he want a halfpenny of his reckoning, they will not ſuffer him to ſtir out of the houſe, till he has either paid it or left a pledge. And at the taverns alſo, if you call for a bottle of wine, they will bring you one, and reckon the price of a quart for it, when perhaps it does not contain a pint and a half; by which means in four bottles you loſe a quart of wine, and yet muſt pay the full price. This impoſition ſprung from the generoſity of gentlemen, and is now ſo firmly eſtabliſhed, that the vintners and alehouſe-keepers look upon themſelves to be affronted, when they are queſtioned about it. Thus by degrees, ale-ſellers become gentlemen, and purchaſe fine eſtates; while gentlemen, by wanton extravagance and diſſipation, are tumbled from the pinnacle of affluence into beggary and diſtreſs.

Nor is it only by making retrenchments in eating and drinking, that money may be ſaved, but in apparel alſo; which, in women eſpecially, is

grown

grown to that extravagant and luxurious height, that it will coſt a tradeſman almoſt as much money to new-rig his wife, as to ſet up his trade.

Faſhion is not that hydra which modern philoſophers repreſent her. She gives a ſpring to our manufactures, and is perfectly conſiſtent with decency and decorum: but when the limits of propriety are treſpaſſed,—when towering head-dreſſes and flaming lappets, ſeem to indicate a propenſity of quitting this terreſtrial abode, in the purſuit of ærial caſtles, conſtructed by female imagination,—when apothecaries ſhops are ranſacked and ſtripped, in order to make the luxury of art gloſs over the imperfection of nature, when the inventors of falſe teeth realize vaſt properties through the influence of folly, and hips and rumps, of aſtoniſhing ſhape and magnitude are *parts* of this ſurpriſing *whole*, or chaos of depravity ——woman,——then faſhion is proſtituted, tradeſmen are ruined, and merchants plunged into bankruptcy and beggary. I recommend the *Quaker's*

ker's for their neat and decent method of dreſſing themſelves; a method very becoming, eſpecially for the fair ſex, and worthy of being adopted by all rational beings.

The next thing by which we may ſave money, is our recreations; ſome of which are infinitely more expenſive than others: The frailty of human nature is ſuch, that relaxations are abſolutely neceſſary for the mind as well as for the body, and both have their peculiar refreſhments: The pleaſures of the mind are more noble and excellent than thoſe of the body, and conſiſt in ſtudying natural and moral philoſophy, mathematicks, the refined arts and ſciences, &c. Thoſe adopted to the body are walking, riding, ſhooting, fowling, &c. Theſe are pleaſures without doors; but there are others within doors, ſuch as cheſs, tables, billiard, cards, dice, and many others of different complexions.

Now, with reſpect to your recreations, obſerve the following rules.

Firſt, Let your recreations be ſhort and innocent; and be cautious to a-

void all thoſe dangerous games and ſports, that are apt to take up much of your time, enſnare your affections, and alienate your mind from more ſerviceable and manly purſuits.

Secondly, If you have any propenſity for recreation, remember that recreation is ſo called *á recreando*; that is, a new creating, or a renewal of the man; for when the faculties of the mind or body become languid, in conſequence of ſtudy or labour, they receive from recreation new ſtrength and vigour; by which men are enabled to apply themſelves with freſh aſſiduity to their reſpective employments: In this caſe alone philoſophy admits recreation.

Thirdly, Avoid thoſe recreations which, inſtead of diverting, ſerve but to trouble and perplex the mind, perhaps much more than the hardeſt ſtudy: Such a diverſion is cheſs, which was therefore not improperly ſtiled, "A philoſophical folly," by King *James* the firſt.

Fourthly, Uſe ſuch recreations as will not wound your character or conſcience;

ſcience; for be aſſured, however you may flatter yourſelf with the idea of impunity, in the enjoyment of pleaſures which have iniquity for their baſis, that the alarm-bell of conſcience will ſting your heart, and be your continual torment in this vale of miſery, and that the rigorous juſtice of the Supreme Being, will thunder vengeance on your guilty head, even beyond the grave.

Fifthly, If you would play to divert yourſelf, never venture more money at it, than what you intend for idle expences; or at moſt as much as will ſettle your attention to your game, but not render you anxious about the iſſue of it; for the anxiety would take away the ſenſe of pleaſure.

Sixthly, Let thoſe with whom you play, be your friends and acquaintances, and not ſtrangers, whoſe humours and diſpoſitions you are unacquainted with.

Seventhly, Neither borrow nor lend money while playing; much leſs attempt to pledge any article: ſuch a conduct would be mean and ſordid,

and unworthy the character of a gentleman or ſober citizen.

Eighthly, In all your recreations, avoid having any thing to do with thoſe who are given to quarrelling, ſwearing or curſing; for if you keep company with ſuch perſons, it is impoſſible you ſhould be innocent.

Ninthly, Never play for more than you are willing to loſe; that ſo you may find yourſelf, after your paſtime, not the worſe, but the better; which is, or ought to be, the end of all recreation.

Tenthly, To conclude this ſubject: Let your recreations be healthful, pleaſing, ſhort, and tranſient; but by no means dwell upon them, or make them your principal employment; for the wretch who ſpends his time in idle ſports, and deems ſuch a recreation, is a ſatyr on ſociety, and his motto ſhould be, 'Vox et preterea nihil.'

Extravagant and ſuperfluous diverſions are the bane of induſtry, and the deſtruction of families: therefore avoid every amuſement which could take away

away your thoughts from your buſineſs; eſpecially where the ſubſiſtance of a family depends on your induſtry: Natural neceſſity, and the example of St. *John* (who, as hiſtory ſays, recreated himſelf with a tame partridge) teaches us, that it is lawful to relax and unbend our bow, but we muſt not ſuffer it to be unready and unſtrung. Uſe therefore lawful recreations, ſo far as they tend to cheer your mind or body, or enable you to perform the will of your Creator, and the duties of your calling; remember your work is great, and your time but ſhort, and how little you have done hitherto; therefore be careful henceforth, to make the moſt advantage of the ſhort time that remains, as a man would of an old leaſe that was near expiring: And when you are diſpoſed to recreate yourſelf, remember the ſhort time you have to live, and that therefore much of it is not to be conſumed in idleneſs, ſports, plays, or fooliſh vanities; ſeeing the whole time of our exiſtence is ſhort and tranſient, tho' it be all ſpent doing the beſt we can: For man was

not created for ſilly amuſements and recreations, but for higher and nobler purpoſes.

CHAP. VII.

How a man may always keep money in his pocket.

HE who would always keep money in his pocket, muſt firſt be induſtrious in getting it; ſecondly, careful in keeping it; and thirdly, cautious in ſpending it.

I. He muſt be induſtrious to get it, and muſt make hay while the ſun ſhines, ſail while the wind blows fair, and follow the current while the ſtream runs ſtrong; for if fortune be followed while ſhe ſmiles, it is more than probable ſhe will continue to favour. Money is a coy miſtreſs, and not to be won without much courting; that is, not without labour and induſtry. It is impoſſible to keep money in your pocket, without you are diligent in acquiring it; the ſacred oracles ſanctified this obſervation, ſaying,

it was the *diligent hand which maketh rich*; and further aſſured us, that *the ſlothful ſoul ſhall ſuffer hunger. Solomon* himſelf, whoſe wiſdom ſurpaſſed all the wiſdom of human nature, gives ſuch a high encomium to diligence, that he aſks, *See'ſt thou a man diligent in his buſineſs? He ſhall ſtand before kings; he ſhall not ſtand before mean men:* As if he had ſaid, ſuch a man is worthy of the higheſt honour, and fit to be intruſted to the moſt arduous affairs; becauſe a diligent man will ſpare no pains in doing what he is employed in: He is not a talking but a doing man; and knows that "in all labour there is profit, but the talk of the lips tendeth only to penury." And as he commends diligence in buſineſs, ſo he on the contrary ſets forth the melancholy fruits and effects of ſlothfulneſs, ſending the ſluggard to the *ant* to learn wiſdom, and ſaying he is as ſmoak to the eyes, and as vinegar to the palate, and that his way is a hedge of thorns; he alſo tells us, that he that is ſlothful in his work, is brother to him that is a great waſter; that ſlothfulneſs

caſteth into a deep ſleep, and that an idle ſoul ſhall ſuffer hunger; nay that he hideth his hand in his boſom and will not ſo much as bring it to his mouth again; and that the deſire of the ſlothful killeth him, for that his hands refuſe to labour: he ranks him amongſt ſuch wine-bibers, drunkards, and gluttons, that ſhall come to poverty; and is poſitive that drowſineſs ſhall clothe a man in rags; and to conclude, gives us his own obſervation upon ſuch a man in theſe words: "I went by the field of the ſlothful, "——and lo, it was all grown over "with thorns, and nettles had covered "the face thereof:—Then I ſaw and "conſidered it well; I looked upon it, "and received inſtruction: Yet a little "ſleep, a little ſlumber, a little folding of the hands to ſleep; ſo ſhall "thy poverty come as one that travelleth, and thy want as an armed "man;" that is, it ſhall be unavoidable and unreſiſtable. And all thoſe ſayings being the dictates of Divine Wiſdom, and writ by an unerring pen, ſufficiently evince this truth, that he who

who will always keep money in his pocket, muſt take care to be diligent and induſtrious in his calling, and not ſlothful in his buſineſs.

II. As he muſt be diligent and induſtrious to get it, ſo he muſt alſo be careful to keep it: For if a man be ever ſo induſtrious in getting money, yet if he be not careful in keeping it, all that he does will be to no more purpoſe than *Margery*'s cow, who after giving a large pail of milk, kicked it down with her heels. But I need ſay the leſs upon this head, becauſe it is not eaſy to imagine, that he who has been diligent in getting money, ſhould be careleſs in keeping it; for except it be the common ſailors, who as king *Charles* the ſecond remarked, earn their money like horſes and ſpend it like aſſes, few there are who are guilty of ſquandering that which they have experienced ſo much difficulty in realizing. No people labour more, or venture farther than ſailors do for money, and yet there are very few who are more careleſs of keeping it, or leſs cautious in ſpending it. The con-

trary evil is more prevalent among us, for we find thoſe people who were moſt remarkably diligent in accumulating treaſure, when poſſeſſed of it, have not the hearts to make proper uſe of it; and know no other uſe of money, but only the having it: Thoſe are the men who carry no money in their pockets for fear of loſing it; and at the ſame time their cheſts are filled with it: Thoſe are the men who will make the king's collectors call often for the public taxes, not becauſe they have not money, but becauſe it goes to their hearts to think of parting it; and they would rather venture the French king's coming to take it all, than to part with any for the defence of the nation The ſcarcity of caſh is to be attributed to ſuch wretches; for whatever falls into their clutches, never circulates in trade, nor ſees the light again, till its owners eyes are ſealed up in eternal darkneſs.

Money, heaped up in cheſts, as a late writer judiciouſly remarked, may be compared to a heap of manure, which is uſeleſs and of no advantage,

till

till ſcattered and diſperſed abroad, and then it makes all the fields it is thrown upon fruitful. It was upon this account, that *Ariſtotle* pronounced the prodigal ſpendthrift a greater benefactor to his country, than the griping miſer; becauſe every trade and vocation fared the better for him; as the tailor, haberdaſher, vintner, ſhoemaker, hoſtler, *&c.*

The covetous perſon is acquainted with none of theſe; but inſtead of ſattin, he clothes himſelf with ſacking; he trembles as he paſſes by a tavern door, to hear a reckoning of eight ſhillings for wine and oyſters; for his own natural drink, you muſt know, is between the beverage of frogs, and a miſerable ſort of ſmall-beer. The haberdaſher gets as little by him, as he did by the miſer of *Sudbury* in *Suffolk*, who, after he had wore a hat eight and thirty years, would have petitioned parliament againſt haberdaſhers for abuſing the country by making their ware ſo ſlight: As to the ſhoe-maker, he has as little to do with him as poor *Wat* had in his days of adverſity: For

For Sempſters, perhaps he likes their faces better than their faſhions: For plays, if he read but their titles upon a poſt, he has enough of them. Ordinaries he utterly diſclaims, except thoſe of *Copper-alley*, where he can dine reaſonably on a *Thomas-ſtreet turkey*. And as for ale-ſellers, his delicate conſcience would not permit him to patronize ſuch peſts of ſociety: He is of opinion ſuch places were deviſed by *Lucifer* himſelf, in order to aſcertain his dominion over the human ſpecies.

There are many men loath to part with money leſt they ſhould be deſerted by their friends; for the friendſhip of this world is the purchaſe of money. Sir *Thomas Moore* remarked, when the officers of juſtice arreſted him for high-treaſon, that he always liked to have his friends about him; ſo he filled his pockets with gold before he was conducted to the Tower.

Arguments to keep money.

ALL people complain generally, as I have already ſaid, of the want of money, which, like an epedemical diſeaſe hath over-run the whole land: The city hath little trading; the farmers complain of their rents being raiſed continually by their unfeeling landlords, and yet can find no market for their commodities, therefore muſt ſell them conſiderably under value; ſcholars without money get neither patrons or preferment; mechanic artiſts no employment, and the like of all other profeſſions. A man very properly compared worldly wealth, or money, to a foot ball; ſome few nimble fellows run quite away with it, while the multitude are only lookers on, and cannot get ſo much as one kick at it: therefore, my good reader, let me adviſe you to keep your money.

Go to the red-heeled uſurer, *K*——, or to the *pious D*——, and try if they will lend you a ſingle guinea, without treble

treble ſecurity, and cent. per cent. intereſt upon intereſt: They muſt be well informed who you are, and what property you poſſeſs. A comical fellow went lately to one of them, and requeſted he would lend him ten guineas; the uſurer inſtantly replied, "Sir, I don't know who you are:" the other immediately anſwered, "It "is for that very reaſon I want to bor- "row the money from you, for if you "knew me, I am ſatisfied you would "not lend me a penny."

A uſurer, going through *High-ſtreet*, met with one of his debtors, whom he immediately ſaluted, "Sir, I hope "you are very well; there is ſome "money between us, and I think it "ought to be ſettled long before this; "money is very ſcarce at preſent." The other replied, looking down on the flags which were between them, "It is true ſir, it is very ſcarce, I ſee "none; however I requeſt you will "take ſhare of a bottle of wine with "me before we part:" "No, No," ſaid the miſerable-hearted uſurer, "be "not ſo extravagant; give me one

ſhilling

" ſhilling and keep the other your-
" ſelf, and I will be as well ſatisfied
" as if you ſpent the two ſhillings."

There are ſome ſhop-keepers intolerably inſolent : If you pay them as regular as it is poſſible, after many years dealings they will inſult you, and ſeize the opportunity of your being out of caſh to arreſt you ; this ſhould be a warning to people to keep out of debt as well as they can, or to be always provided with as much money as will anſwer ſuch demands.

It is pathetically lamentable, that ſuch people as are elevated by fortune, can remain without bluſhing, even in the dark, when they recollect how they ſport with the property of a neceſſitous tradeſman ; how they rob him of his time, by putting him off from day to day, for the price of his labour, which may be called the very blood of his veins. How many inſtances are there annually in this city, of tradeſmen being obliged to ſhut up their ſhops and go into the Marſhalſea, for debts which they could eaſily pay if their cuſtomers would diſcharge their accounts ?

The

The heart is not human which is not inclined to alleviate the misfortunes of a diſtreſſed fellow-creature; but nature diſowns the callous being who unconcernedly heaps misfortune on misfortune: If men were rendered incapable of paying their debts, by the want of caſh, they are in ſome degree excuſable, (though by the way they ought not to have contracted debts which they were not able to diſcharge) but the contrary is oftener the fact: They will be able to pay their debts, but they can't think of parting the money; therefore they will ſuffer the unhappy victim of their diſhoneſty, to pine away in the gloomy manſions of a priſon, while his family ſuffers all the bitterneſs of want and deſpair. Such men imagine fair promiſes are ſufficient to ſatisfy a creditor, but they are greatly miſtaken; "Promiſſes di-" ves quilibet eſſe proteſt." If fair promiſes would paſs for coin, no man would be poor. Another misfortune, which attends this thing of running into debt is, that by demanding your money,

money, you often make an enemy for yourſelf.

If a man chooſe to put his ſon in the univerſity, though the lad be ever ſo meritorious, and foremoſt of his claſs, nevertheleſs he is deſtitute of friends if his father have not money; for thoſe days, when merit ſeldom failed of its juſt reward, are vaniſhed "like the baſeleſs fabric of a viſion." Even to a trade a man cannot put his ſon without a fee of twenty, thirty, forty, or fifty guineas, be his capacity and parts ever ſo conſpicuous.

If you have a daughter, let her birth be illuſtrious, her mind pure and virtuous as *Diana*'s, and her perſonal accompliſhments nearer to the divine beauties of ſuperior beings than the general lot of humanity, ſtill if you have not a fortune to give her, ſhe may live to the age of *Garry Baron*, or the nurſe of *Eneas*, before you can provide a proper match for her:

Nam genus et formam regina pecunia donat:

Money's

Money's a queen that can beſtow,
Beauty and birth to high and low.

If you happen to be ſick, and your purſe empty, the doctor is not at leiſure to viſit you, nay your very friends abandon and forſake you; and to the indelible diſgrace of the Chriſtian religion be it mentioned, that at the final period of diſſolution, paſtors of every denomination are to be found, who, like *Judas*, betray their Divine Maſter, by abſenting themſelves at that awful moment, and thereby depriving their poor fellow-creature of all the ſoothing comforts of religion: Though this is not generally the caſe, yet it is a poſitive fact that there are in town and country inſtances of ſuch ſhocking barbarity to be met with. But if you have plenty of money, then all will ſurround you, tendering their ſervice. True it is, that misfortune is the touch-ſtone of friendſhip: In proſperity you will be eſteemed and careſſed by all your acquaintances; they will make the moſt ſacred profeſſions of their ſincerity; but daily

experience

experience demonſtrates the verſatility of human friendſhip.

A diligent ſcholar, after obtaining holy orders, is not able to open a church-door without a golden key: The army or the navy hold out no encouragement to a meritorious man; which is the reaſon that ſo many of our countrymen, whoſe abilities are proclaimed round the world, ſeek that promotion abroad, which their own country unjuſtly refuſes them at home. And it is remarkable, that thoſe men have often ſhined in the different courts of Europe, and proved the greateſt ſcourge to the country of their nativity.

If you have a law-ſuit depending, let your caſe be ever ſo plain and juſt, and if you have not money to ſupport it, and water it as it were at the root, you will find it will immediately fall to the ground. However, at the ſame time I acknowledge, that the intereſt of powerful friends may avail in the proſecution.

There was a beautiful and virtuous lady in *France*, whoſe huſband was impri ſoned

impriſoned for debt; his circumſtances being the reverſe of affluent, he was neceſſitated to make his ſolicitor of his wife. Accordingly ſhe followed his ſuits in law, through almoſt all the courts in *Paris*; and indeed through her beauty ſhe got extraordinary favour among the lawyers and courtiers, and almoſt a final diſpatch of all her buſineſs, only ſhe wanted the King's ſignature (who was Henry the fourth, of famous memory). He, as he was a judicious and wiſe prince, being informed how well ſhe ſucceeded, (her ſuit being in the opinion of moſt men deſperate or loſt) told her, that for his part he would willingly ſign her petition; but withal aſked how her huſband did, and bid her from himſelf to tell him, "that had he not pitched "upon his horns, he had utterly been "ſpoiled and cruſhed," So that hereby the old proverb was verified, "A "friend in court is better than a pen-"ny in the purſe."

However, as friendſhip, in thoſe degenerate days, is defunct, I would much rather ſeek a friend in my purſe than

than a friend in court, and indeed I believe many courtiers are of my opinion.

To teach every one to make much of, and to keep money by him while it is in his power, let him ſeriouſly reflect how miſerable a man is without it, and what a difficult matter it is to borrow it. But of this I have ſpoken in a former chapter.

III. A man that would always keep money in his pocket, muſt not only be diligent in getting it, and careful in keeping it, but alſo cautious in ſpending it. This direction pre-ſuppoſes that money muſt be ſpent; for otherwiſe, of what uſe is it? A man can neither eat or drink it, nor will it keep him warm: but the advantage conſiſts herein, that it will procure that which ſhall do all theſe: that is to ſay, it will buy meat, drink, clothes, and whatever elſe we have a mind for: And to purchaſe what is neceſſary for the maintaining of our lives, and preſerving of our healths, as well as the ſupplying of our neceſſities, is the uſe of money; about which

which our caution muſt be employed. And let me add to theſe, the putting of our money out to uſe alſo, according to our abilities; I mean the relieving of the poor (that is, thoſe who are truly ſo; for I know not whether it be charity to relieve common beggars) and I am ſure it is the beſt uſe we can put it to, for "he lendeth to "the Lord, who hath mercy on the "poor;" and certainly there are none who can give us better ſecurity, nor repay us with greater intereſt. Now in all this laying out of our money, there muſt be caution uſed, if we would always keep money in our pockets: therefore obſerve the following rules.

1. Let your ſpending of money be always in proportion to your getting of it; or elſe it will be impoſſible always to keep money in your pocket: For if you get but fifteen ſhillings per week, and ſpend twenty, you run yourſelf each week five ſhillings in debt; and that in a little time may run you into a jail, and there you may lie and ſtarve, and all for want

of

of care and caution. But if you get twenty ſhillings per week, and ſpend only fifteen, you will then lay up five ſhillings every week, and need not borrow any thing; ſo that you may always keep money in your pocket: And if you get but fifteen ſpend but twelve; if but twelve ſpend but nine: And ſo whatever you get, be it more or leſs, let what you ſpend be reduced in proportion to what you receive, and then you will never be ſo unfortunate as to be deſtitute of caſh.

2. Know always what you have and what you are worth; and ſee that your ſervants waſte not your property: for ſervants are great deſtroyers, if not carefully looked after.

3. Take the following advice from the ingenious *Randolph*:

"Spare not, nor ſpend too much; be this thy care;
Spare but to ſpend, and only ſpend to ſpare:
Who ſpends too much, may want, and ſo complain,
But he ſpends beſt, who ſpares to ſpend again."

4. If

4. If you are deſirous of always keeping money in your pocket, and yourſelf out of priſon, beware of becoming ſecurity for the payment of other mens' debts: be not wounded for other mens' faults, nor ſcourged for other mens' offences; for by going ſecurity, millions of men have been beggared and deſtroyed; paying the unreaſonable reckoning of other mens' riots, and charge of their prodigality and folly: If you ſmart, ſmart for your own ſins; and above all things, never be made an aſs of to carry the burdens of other men. If any friend deſire you to become ſecurity for him, and that you have as much money to ſpare as will pay his debt, tell him you will lend him money to extricate him, provided he gives you good ſecurity, but that you made a ſolemn vow againſt going bail for any one; if he can't give you proper ſecurity, lend him a part of what you can ſpare; if he preſs you further, he is not your friend at all, for friendſhip would rather ſuffer harm to itſelf than offer it to another. If you go ſecurity for a ſtranger, you

are an idiot; if for a merchant you put your eſtate to learn to ſwim; if for a church-man, he has no inheritance; for a lawyer, he will diſcover ſome evaſion by a ſyllable or word to cheat you; if for a poor man you muſt pay it yourſelf; if for a rich man, there is no neceſſity: Therefore from being ſecurity, as from a man-ſlayer, or enchanter, bleſs yourſelf; for the certain conſequence will be this, that if you intereſt yourſelf in forcing the man whom you are bail for, to pay the debt himſelf, he will become your implacable enemy; and if you pay it, you will be a beggar: And believe your father in this, and print it in your heart, that whatever virtue you have, be it ever ſo great, if you be poor withal, you and your qualities will be deſpiſed: Beſides poverty is often ſent as a curſe from God: It is to man a badge of diſgrace, which renders him incapable of ſerving himſelf or any other perſon. In poverty you are but a uſeleſs member of ſociety; your company is ſhunned by the world; and you are a troubleſome bur-

den to your friends. In fine, you will be neceſſitated to owe your miſerable exiſtence to the common charity of humankind. Poverty occaſions men to perpetrare infamous deeds: Let not vanity therefore, or any conſideration whatſoever, draw you to the worſt of all wordly miſeries.

And here it may not be improper, as it relates to the preſent buſineſs, to give the reader the following pleaſant and true account.

An account of a ſtrange ſhip that ſails by land as well as by ſea: her name is Surety-ſhip, *and ſhe is a great hinderance to our* Iriſh *money-catchers.*

THIS is a ſhip of great antiquity; ſhe is the only merchant-adventurer under the ſun, for they that ſail in her hazard goods, lands, money, reputation, friends, relations, credit, liberty, and life; of all which rich commodities (always at her return) ſhe is ſo provident, that ſhe makes one jail or other her ware-houſe, where they are more ſafely kept under her

her lock and key, than the golden apples of the *Heſperides*, which were guarded by the watchful dragon. She is ſo eaſy to be boarded, that a man need not be apprehenſive of danger in entering her, nor uſe any boat to come to her, for if all her mariners ſhould go to her by water, then were a water-man the richeſt trade below the moon; only a daſh with a pen, the writing of a man's name, paſſing his word, or ſetting his mark, though it be but the form of a pair of pot-hooks, a croſs, a crooked billet, or a VV. for John Thompſon; any of theſe facile ways hath ſhipped a man into the ſurety-ſhip during life, and his heirs after him, and though the entrance into her be ſo eaſy, yet ſhe is ſo full of impertinent and needy courteſy, that many men will lend a hand to her with more fair entreaties, requeſts and invitations, than are commonly uſed to a maſk at the court, or a groſs of goſſips in the country; and being once entered, a ten-penny nail driven to the head, may as ſoon leap out of an oaken poſt, as a man may

get a-ſhore again. She is painted on the out-ſide with vows and promiſes, and within her are the ſtories of the tattered prodigal, eating huſks with the ſwine, the picture of *Niebe*, with *Alecto*, *Tiſiphone*, and *Megera*, dancing *Lachrymæ:* Her arms are a gooſe-quill or pen, couchant in ſheep-ſkin field ſable; the motto above,—— *Noverint Univerſi*, the ſupporters a uſurer and a ſcriviner, the creſt a *Woodcock*, the mantles red wax, with this other motto beneath, *Sealed and delivered.* This ſhip hath the art to make parchment the deareſt ſtuff in the world; for I have ſeen a piece, little bigger than my two hands, that coſt a man a thouſand pounds; and I myſelf paid a hundred pounds once, for a ſmall rotten temnant of it. She is rigged moſt ſtrangely; her ropes and cables are conditions and obligations, her anchor is leaſes forfeited, her lead and line are mortgages, her main-ſails are interchangeable indentures, and her top-ſails bills and bonds; her ſmall ſhot are arreſts and actions, her lading is locks, keys, bolts and ſhackles,

kies, manacles, fetters, grates, traps for vermin, ginns for wild gulls, bates for tame fools, ſprings for woodcocks, purſe-nets for connies, toils for mad bucks, pens for geeſe, hooks for gudgeons, ſnares for buzzards, bridles for old jades, curbs for colts, pitt-falls for bull-finches, and hempen-ſlips for aſſes; and beſides all this, ſhe is plentifully ſtored with want, hunger, cold, poverty, and nakedneſs.

The ocean that ſhe ſails in, is the ſpacious Marſhal SEA: ſometimes ſhe anchors in *Borr-court*, and ſometimes in *Angel-alley*.

There is great reaſon to call a man being bound for another, *Surety-ſhip*, for a ſhip is an unruly beaſt, if ſhe be not ſurely tied, moored, and anchored, and therefore to be a *ſurety*, is as much as to ſay, *tye-ſure*, the addition of the word *ſhip*, being a kind of metaphorical alluſion, to the turbulent toſſing of the unfortunate ſurety, upon the reſtleſs waves and billows of miſerable varieties, and mutabilities of time and trouble.

And though *Surety-ſhip* be, for the moſt part, prejudicial and baneful only to itſelf, yet as in the ſea the riſing of one wave proceeds out of the fall of another: ſo out of the ruins of *ſurety ſhip-wreck* (like beetels or *ſcarabs* which breed out of dung) ſpring a ſwarm or generation of virtues, (vipers I was about to ſay) as buſy ſolicitors, nimble-tongued pettifoggers, greedy ſerjeants, hungry catchpoles, boiſterous bailiffs, mercileſs marſhallsmen, devouring jailors, and curriſh under-keepers: For as a butcher's trade is to live upon the ſlaughter of beaſts, ſo cannot the kennels, litters, and ſties of thoſe above-named *Anthrophopagi*, or cannibals, live, eat, or ſubſiſt, but upon the confuſion of men; and as a horſe, being dead in the fields, and ſtripped, is a banquet for dogs, ravens, kites, crows, &c. ſo is a *ſutery* to thoſe vermin, who devour and prey upon his eſtate and carcaſs, both alive and dead.

But for concluſion of this blunt point, I think I have miſtaken all this while in calling it *ſurety-ſhip*, for the conſequence

conſequence and ſucceſs of the voyage will better allow it the name of *ſurety-ſheep*, which is a warning or document to *tye the ſheep ſure*, and which I imagine to be a ſignificant inverſion of the word; for as the bridle and harneſs of a live horſe, is for the moſt part made of the ſkin of a dead horſe, ſo he that is bound for another man's debt, is like a ſilly innocent ſheep, with the bond of a dead ſheep's ſkin, *tied ſure*, as a *ſure tye*, either to pay the debt, or certainly he is ſure to lie, if he cannot extricate himſelf, where I would be very ſorry to be his bedfellow.

The ſhips and pinaces that are in the ſquadron with the *ſurety-ſhip*, are theſe, viz.

1. The *Adventurous*, a deſperate hot ſhip, very hard to be guided or ſteered in any ſteady courſe.

2. The *Kind-heart*, a ſhip that will ſail any where, or to what port a man would have her.

3. The *Fool*, a ſhip of great burden, and for ſail and ſteerage much like the *Kind-heart*.

4. The

4. The *Negligence* and *Argoſey*, that thro' want of good foreſight, brought the *Surety-ſhip* in great danger.

5. The *Decay*, a much broken ſhip.

6. The *Scapethrift*, a ſmall ragged catch, that hangs or depends upon the whole regiment.

CHAP. VIII.

How to pay debts without money.

IF you would readily perform this pleaſant taſk, you muſt, firſt, fit yourſelf with a public regiſter of all your lands and houſes, or of whatſoever elſe you ſtand poſſeſt of, thereby making them ready money at all times without the charges of law, or the neceſſity of a lawyer. Secondly, This will be the better performed, if you make all cut-rivers navigable, where art can poſſibly effect it, thereby making a trade and commerce as communicable to all manner of perſons as ready money. Thirdly, this may be performed by a public bank, the great ſinews of trade; the credit and

and deſign whereof, is to make paper and all other commodities whatſoever, go in trade equal with ready money, nay, better ſometimes than ready money. Fourthly, It will be requiſite in order to perform this uſeful taſk, to have a court of merchants and other conſiderable dealers, to end all differences that might ariſe between tradeſmen. Now, that all thoſe things are very feaſible is moſt clear, for ſeveral countries, eſpecially *Holland*, at this preſent time, will raiſe a family ſooner with one hundred pounds a year, and drive a better and more profitable trade, than any man can do with a thouſand pounds a year in *Ireland*.

2. But if I make a bargain in *Dublin*, for one thouſand pounds worth of goods, for ſix months, the next diſcourſe is, What ſecurity? Then the buyer and the ſeller agree to meet at a tavern at five o'clock in the afternoon: There the buyer produceth his ſecurity, many times not approved of; ſo the merchant cannot put off his commodities, nor the chapman have the goods he ſtands in need of. But

if

if the buyer, or any friend of his that would credit him, had land under a regiſter, then a ticket upon ſuch lands given to the merchant, would be equal to him as ready money, and I ſay much better too.

It is the common miſtake of the world, that the *Dutch* have a great quantity of caſh in bank; it is not ſo by any means, for it is a bank of credit, and paper in that bank is equal with money; the anchorage, fund, and foundation being laid ſafe. The lands being under a regiſter, from whence iſſue theſe delightful golden ſtreams of banks, lumber houſes, honour, honeſty, riches, ſtrength, and trade.

I will now ſhew you the condition of *Dublin*, as it ſtands at preſent, and how it would have been if the houſes were to be regiſtered by law at the *Tholſel*.

Admit therefore that the *Elephant tavern* in *Eſſex-ſtreet* were mine, and ſet at one hundred pounds a year, and that I owe ſix hundred pounds upon it: I ſhew the purchaſe of the ground,

the

the patent from the judges taken in, and all other titles bought: I preſume I cannot have the ſix hundred pounds upon my houſe, till I give great ſecurity for my covenants. I preſent ſuch ſecurity as I can get, which will not be accepted. Now for want of this ſix hundred pounds, on a ſudden to pay my debts, I am undone, my wife, children, and thoſe whom I owe money to: my goods are ſeized on, my houſe taken from me, and I am clapt into a priſon, or perhaps a ſtatute of bankruptcy is iſſued out againſt me, to the completion of my ruin.

But if my houſe were regiſtered, I then go to any ſcriviner that deals in that way, and deſire to borrow a thouſand pounds, on the *Elephant tavern* in *Eſſex-ſtreet*, it being rented at one hundred pounds a year: Then there will be no more to be done, but their ſervant is ſent to the *Tholſel*, to inquire to whom the *Elephant tavern* belongs, and brings word back, that it is mine. There is no more ado, I ſay, but the thouſand pound is told out, and I give ſecurity for it by a mortgage, put into the

the regiſter of my houſe. Then I can go and pay my debts to prevent law-ſuits, preſerve myſelf, wife, children, and reputation; and all is well. And that which is beſt of all, the party lending the money is ſafe, and ſecured on a firm baſis. It is poſſible great part of the thouſand pounds lent, might be the money of poor widows and orphans. Here are both to the lender and borrower great advantages; to the one, there is undeniable ſecurity; and to the other preſent relief upon all occaſions: The want of which has been the ruin of many families.

But if theſe heads which I have now treated on, ſerve not to convince my readers, that they may eaſily *pay their debts without money*, if they pay proper attention thereto, I have no more to ſay at preſent, but ſhall hereafter convince them, if it be poſſible.

CHAP.

CHAP. IX.

How a man may travel all Ireland *over without a farthing of money; with an account of thoſe who have tried the experiment.*

HE that undertakes this ſtrange journey, lays his firſt point how to be turned into a *brave man*, which he finds can be done by none better than by a truſty tailor; he therefore accommodates himſelf with a good ſuit of clothes, and being mounted on a capital gelding, he rides upon his own bare credit, not caring where he goes, whether he meets the ſun at his riſing or at his ſetting. He knows his kitchen ſmokes in every county and his table is covered in every houſe. When he comes within a mile of a town, where he expects to meet quality, he ſets ſpurs to his horſe, and gallops away with his cloak off, (for in this manner of beſieging towns he goes not armed with any) his hat thruſt into his hoſe, as if it were loſt, and only

an empty pair of holſters by his ſide, to ſhew that he had been diſarmed. The candid reader muſt here obſerve, that this Hot-ſpur ſets only on thoſe places which abound with gentlemen, or wealthy farmers at leaſt: amongſt whom, when he is come, he tells with diſtracted looks, and a voice almoſt breathleſs, how many villains ſet upon him, what gold and ſilver they took from him, what roads they took, from what part of *Ireland* he is come, to what part he is going, how far he is from home, how far from his journey's end, or from any gentleman of his acquaintance, and ſo lively perſonates the lying *Greek Synon*, in telling a lamentable tale, that the mad *Trojans* (the gentlemen of the town) believing him, and the rather, as he carries the ſhape of an honeſt man in appearance, and of a gentleman in his dreſs, are liberal of their purſes, lending him money to bear his expences; to pay which, he offers either his note or bond (naming his lodging in *Dublin*) or gives his word, as he is a gentleman; which they rather take, as they know

know the like misfortune may be theirs at another time.

Thus, with the feathers of other birds, is this monſter ſtuck, making wings of ſundry faſhions, with which he thus baſely flies over a whole kingdom: And thus doth he ride from town to town, from city to city, as if he were a landlord in every county, and that he were to gather rents of none but gentlemen.

There is a twin-brother to this falſe galloper, and he cheats inn-keepers only, or their tapſters, by learning firſt what country men they are, and of what kindred: and then bringing counterfeit letters of commendations from ſuch a couſin; (wherein is requeſted that the bearer thereof may be uſed kindly) he lies in the inn till he has brought over the maſter or ſervant for ſome money, to draw whom to his intereſt he hath many hooks; and when they hang faſt enough by the gills, under water our ſhark dives, and is never ſeen again to ſwim in that river

Upon this ſcaffold alſo might be mounted a number of *Quackſalving Empericks*, who arriving in ſome country town, clap up their terrible bills in the market place, filling the paper with ſuch horrible names of diſeaſes, as if every diſeaſe was a devil, and that they could conjure them out of any town at their pleaſure: Yet thoſe beggarly mountebanks are perfectly ignorant, having no more ſkill than horſe leeches. The poor people, not giving money for ſalutary recipes, but actually purchaſing worſe infirmities than thoſe which they endeavour to expel.

I come next to ſhew the way how to turn a penny.

THE

THE

WAY TO TURN A PENNY;

OR, THE

ART OF THRIVING.

INTRODUCTION.

THE Pleaſant Art of Money-catching, depends ſo much upon the profitable *Art of Thriving*, that whoſoever is not ſkilled in the latter, can never be a complete artiſt in the former; for after all is ſaid and done, it is the thriving man who catches the money: If you aſk me, Which way? I anſwer, By knowing how to turn the penny: That is, how to improve it to the beſt advantage; which is what

I ſhall now endeavour to ſhew. But there is more required to the complete *Art of Thriving*, than moſt men imagine: It is true, diligence is good, and induſtry is good, and frugality is good; but a man can never thrive as he ſhould do, without he looks higher than all this: I remember I have read in a paſtoral eclogue, the following verſes:

'Plow, ſow, and harrow, nothing boots at all,
Unleſs the dew upon the tilths do fall:
So labour, ſilly ſhepherds, all you can,
All's vain unleſs a bleſſing drops from *Pan*.'

And indeed, unleſs we are under the influence of a bleſſing from heaven, all our own endeavours, how ſtrenuous ſoever they may be, will never make us thrive: For, as the royal pſalmiſt has beautifully told us, "Except the Lord build the houſe, they "labour in vain who build it; except "the Lord keep the city, the watch-"man waketh but in vain." So it is in

in this caſe, except the Lord gives a bleſſing to our endeavours, we labour but in the fire, and ſhall produce nothing but vanity and vexation of ſpirit, by all our toil and labour: And in order to have the bleſſing of God on our endeavours, we muſt glorify Him in all that we do, and with all that we have; and in ſo doing, we ſhall put ourſelves under his protection, and conſequently may expect his bleſſing; and the wiſe man tells us, *Prov.* 10. xxii. "The bleſſing of the Lord mak-"eth rich, and he adds no ſorrow "with it."

In the courſe therefore of this work, I ſhall ſhew who they are that can have no proſpect of thriving; and then explore the method *how to turn the penny*, and manage all matters to the beſt advantage; I ſhall alſo lay down a ſpecimen of cheap houſe-keeping; by obſerving which, all thoſe who chooſe, may cut their coats according to their cloth; and if they get but little, may yet ſpend leſs, and thereby ſave ſomething.

Some ſhort and brief deſcriptions of perſons who will never thrive; at leaſt till they reform their conduct.

1. TIME and opportunity is the chief thing to be regarded in all buſineſs, 'for time and tide wait for no man;' and thoſe who don't obſerve it, ſhall never thrive.

2. For a man to be always punctual to his word, gives him a great reputation; and is of ſuch conſequence in all our affairs, that they who have no regard to it can never thrive.

3. Thoſe people can never thrive, whoſe minds are always fluctuating and inconſtant, and are never ſtedfaſt to their reſolutions.

4. Thoſe who give way to their misfortunes, and fall under them, without courage or preſence of mind to encounter all difficulties which may occour, can never thrive.

5. One that is too eaſy and credulous, and ready to be drawn to any thing by fair words, without conſidering the importance of what he is about

to

to do, may quickly do that which will bring deſtruction on his family, and conſequently can never thrive.

6. They will not thrive, who are not watchful over their pockets, as to little expences; for, as the proverb tells us, "Many littles make a mickle;" and he who has no regard to a little, way ſoon loſe a great deal.

7. Thoſe will hardly ever thrive, ſo as to be worth much, who never take, or keep an exact account of what they ſpend.

8. It is impoſſible that thoſe ſhould thrive, who every day ſpend more than they get; for they muſt needs run in debt, and ſo are never out of danger of being ruined.

9. Thoſe to be ſure can never thrive, but are in the high road to ruin, who neglect their ſhops, trades, and buſineſs, day after day, week after week, and ſtay all that while drinking and ſpending their time and money in taverns and ale-houſes.

10. Thoſe can never thrive, who are given to gaming, eſpecially where it

is immoderate; for ſuch men will often hazard an eſtate upon one throw.

11. Thoſe can never thrive that have no regard to their promiſes: It is far better not to promiſe, than to promiſe and not perform. And yet thoſe are moſt ready to make promiſes, that are leaſt inclined to perform them.

12. They can never thrive who make a common practice of ſwearing, and taking the holy name of God in vain; 'for ſuch God will not hold guiltleſs:' And how then can they thrive?

13. Thoſe can never thrive, who keep company with lewd and whoriſh women; for ſuch will bring a man to a piece of bread: *Solomon*, who had as much experience of them, as moſt men in the world, tells us, "That a "whoriſh woman is a deep ditch; and "thoſe that are abhorred by the Lord, "ſhall fall therein."

Laſtly, Thoſe men will never thrive in what they undertake, if they undertake more than they are able to manage: This has been the ruin of many

many an honeſt (though not wiſe) man, who undertaking too much, has thereby loſt all.

The Art of Thriving; or, the ſure and ſpeedy way to preferment.

IF thou would'ſt, in a little time, arrive to worldly preferment, be very induſtrious in thy calling, be it what it will: That which is by ſparing ſaved, may be with diligence improved, and what is ſo improved, may be again ſpared: for frugality alone is ſingle getting, but joined with induſtry, it is double; like thoſe beams of the ſun, which by a repurcuſſion from the earth, make that heat not to be endured, which would be hardly warmth otherwiſe. And there, where much cannot be done at once, diligence effects by degrees; producing by a frequent repetition, as great a heat as more enlighted but leſs active abilities. And it hath been obſerved, that it is not leſs profitable to navigate

in

in a ſmall veſſel, which makes quick and frequent returns, than in that which returns but ſeldom, though deeply laden. Therefore the wiſe *Solomon* directs the ſluggard to go to the bee and ant, which diminutive creatures plainly ſhew, how much the aſſiduity of an induſtrious labour can effect. There are many men ſo much diſcouraged, when their means ſuit not with their ends, that they will not purſue thoſe ends which ſuit with their means; and becauſe they cannot do what they will, they will not do what they can; depriving themſelves of what is within their power; when indeed that is the way to do much more than they can, by doing the many littles that they are able.

This induſtry effects things much beyond our expectations, when we are not diſcouraged, but rather incited by difficulties; and throw not up the buſineſs as deſperate, becauſe not immediately ſurmounted. And let me tell you, of all tempers there is none more to be avoided than theirs, the edge of whoſe activity is ſoon abated; for

for they ſhamefully deſpond at thoſe things as impoſſible, which a more perſevering diligence doth eaſily conquer. For which cauſe, when the hiſtorian had reckoned up the many difficulties and dangers which *Coſmus*, the firſt duke of *Etruria*, had to contend with in his infant government, he concludes with this *Epiphonema*, "Hec omnia alioqui inexpugnabilia "*Coſmus* patentia et induſtria ſua, fa- "cile vicit." And indeed it is by no means the part of a wiſe man, *ſuccumbere difficultaribus*; and like *Iſſachar*, lie down under his burden, and give up all hopes of ſucceſs becauſe the cards prove croſs; but by a generous *antiperiſtaſis*, be hotteſt in our proſecutions, when the coldeſt air blows on our deſigns; and like true ſpur-nags, *anniti clavo*, ſtrain hardeſt againſt the hill; or, like thunder, tear it there moſt, where we meet the ſturdieſt and moſt rugged oak. You need never fear, but even the talleſt cedar will fall at your feet, to whoſe root you applied moſt inceſſant ſtrokes. On which conſideration, I was much taken with

with his device, who placed for his impreſs a pair of compaſſes, with this motto, *Conſtantia & Labore*; the one foot being fixed, the other in motion.

Then again, if you would grow rich, be not given to law; for the quarrelling dog hath a tattered ſkin; and men of ſtrife, like too ſharp a ſword, cut their own ſcabbard. And truly what our Lord ſaid, is very adviſeable: "He that ſueth thee at law "for thy cloak, let him take thy coat "alſo." For it is much better to ſit down with ſome manifeſt loſs, than to recover your right by a trial at law: for, not to ſpeak any thing of the vexation and trouble which the plaintiff ſhares in, as well as the defendant, unleſs indeed it be a matter of very great moment, it is the lawyer alone goes away with the gain. Hence it is, that there are very few who ſweat it out in a courſe of law, but, like over-ridden nags, they melt their greaſe, ſo that their hair ſtares, and they are pitifully hide-bound ever after. Beſides, if you meet with a man of metal, you may begin ſtrife, but

but you know not what may be the end thereof: for a wager at law is like a game at chefs, which lafted between two fkilful gamefters, upwards of thirty years; and may hold out as long as the brewer faid to his adverfary, "While water runs in the *Liffey*." So that like the circulation of the blood, (which retrogades from the veins to the arteries, and from them again to the veins) the lawyers have a method to bring your cafe from common law to equity, and thence back again, as we may fay, *arteria venofa*, and *vena arterioſa*, and end your bufinefs without end; for if your money will but hold out, your caufe will go round like the orbs above. But if you are concerned with thofe who will quarrel, and that an amicable compofure cannot be had, then lay yourfelf to it with all your might. For as the hiftorian obferves, of the war of *Henry* the fecond of *France*, with *Philip* of *Spain*, "Spes nunquam major affulgit "pacis, quam ferio bellum geritur;" for the way to agree is to fight to purpofe. And war is never fooner brought

brought to bed of her daughter, peace, than when her travailling pains are ſharpeſt.

But whether in war or peace, never communicate counſels to a man who is given to drink; for there is nothing more true than *in vino veritas*; and I have known men in that ſituation, like the mouſe in her ale, relate thoſe things of themſelves, which, when they had been ſober, they had rather have bit their tongues off than have diſcovered. Nor can you think it rational to hope, that thoſe ſhould act a wiſe man's part, (for ſuch ſilence is) that howſoever GOD hath made them, yet make themſelves the worſt of fools.

Neither borrow money of any ſuch, with expectation that they will not divulge it to thy diſcredit; for thy dealing with ſuch will have *Noverint univerſi* written at the beginning, and therefore you muſt conclude, that every body muſt know it. However nothing indeed, but a matter of great importance, ſhould induce you to borrow money, which like ſin, called alſo a debt, is much eaſier committed,

than

than can be remitted; it is eaſier borrowed than paid; and is like that roll, which, though ſweet in the mouth, proved bitter in the belly: There being ſcarce any thing of a more difficult digeſtion than obligations; ſo that if you have not the *pulvis pepticus*, of very conſiderable profit, to help concoction, it is to be feared you will become rickety, and your head may grow too big to come out of your own doors. Beſides, conſider how extremely diſagreeable it is to be in the uſurer's books, who, like the wolf in the breaſt, eats up men alive: He ſupplies you with warm clothes, till, like a pound of butter in a hot cake, you melt all your ſubſtance into his hands.

And now, let me tell you, there is nothing which deſerves the attention of a young beginner more than his ſervants; therefore let me give you ſomething of advice in this particular.

1. Never truſt any ſervant of a cringing, fawning diſpoſition; for nature has marked out ſuch nefarious wretches for deceit: They will pick your pocket and look in your face at the

the ſame time, pretending always moſt what they intend leaſt; and therefore, I ſay, be particularly cautious, even in thoſe things which they profeſs themſelves moſt againſt; they being generally like the young lady, who would make the world believe ſhe could not endure eggs, till it was found out that her uſual breakfaſt was a groat's worth.

2. Never make yourſelf over familiar with your ſervants, neither make play-fellows of them; for familiarity begets contempt, and contempt breaks the neck of obedience: It is very rare that thoſe ſervants are ready to obey, who are not kept in proper awe; they will be rather diſputing your commands, than executing them; which above all things do not admit of, for it is better in many reſpects to err in commanding what is not convenient, than to amend it on the advice of a menial ſervant: Such condeſcenſion will encourage them to argue with you the expediency of your commands ever after; and upon that account, to uſe ſuch language as is not

to

to be endured: to remedy which, you will be neceſſitated to uſe ſuch ſharp corroſives as may, againſt your inclination, part you and your patient.

Directions for thoſe who would thrive, ſhewing how they may turn a penny to the beſt advantage.

MY firſt diſcourſe ſhall be, that all ſuch perſons as deſign to thrive in the world, ſhould always take care not to ſpend a penny idly; for that they thereby may purchaſe a yard ſquare (or three feet) of tolerable land: This, how improbable ſoever it may ſeem, is an undoubted truth, as will appear by the following demonſtration.

1. Sixteen feet and an half make one rod.

2. Forty ſuch rods in length (that is 660 feet) and four ſuch rods in breadth, (that is 66 feet) make an acre of land.

3. Now multiply 660 feet, (the length of an acre) by 66 feet, (the breadth of an acre) and the product will

will be 43560 ſquare feet, and ſo many an acre contains.

4. Suppoſe land that will ſet at twenty ſhillings an acre per annum; an acre of which, if ſold at twenty years purchaſe, which is the uſual higheſt rate, may be bought for twenty pounds, that is 4800 pence.

Now if you divide 43560, (the number of ſquare feet in an acre) by 4800 (the number of pence for which an acre may be purchaſed) the quotient or product thereof is 9, and 360 remaining: Which ſhews that every penny purchaſes nine ſquare feet, that is, three feet long and three broad: And conſequently it follows, that for every two ſhillings you may purchaſe 216 ſquare feet: that is, a piece of ground of eighteen feet long, and twelve feet broad; which is enough to build a little houſe upon, or make a little garden. This conſideration ſhould make a man bluſh, to think of ſpending that on liquor which could be improved to ſuch advantage: Beſides which, by unneceſſary or immoderate drinking, he impairs his health,

and

and expoſes himſelf as a drunken beaſt, to the reproaches of human nature.

But if a man has no mind to purchaſe land with his penny, he may turn it ſeveral other ways, as for inſtance:

If you have a mind to buy as many ſorts of commodities for your penny as you can; in *Holland* you may buy ſix different things, viz. oatmeal, onions, a little cake, grapes, vinegar, and nuts, and all for a penny.

If you want to buy phyſic or medicines, you may buy for a penny juice of liquorice to cure you of a cough, Venice treacle to make you ſweat, or to expel any inward malady; jallop, to give you a purge; ſyrrup of lettuce to make you ſleep; or if you have an iſſue, for a penny you may have a diachilon plaiſter; alſo for a penny you may have a plaiſter of Paracelſus, or of oil of roſes, or of twenty other things which you may have occaſion for in that way.

If you have a mind to ſee how matters go abroad in the world, you may go to a coffee-houſe and there read

(if

(if you know how) all the public news-papers, diſcourſe and comment upon them, and drink a diſh of (lac'd) coffee into the bargain, and all for a penny.

If your mind runs after learning, and you have a mind to turn your penny that way, you may for your penny buy a book, which has puzzled the greateſt ſcholar this day in *Ireland:* And if you aſk me, What book is this? I anſwer, A horn-book; the initiating book to all learning.

Though the Maſter of the Rolls be an honourable, as well as a lucrative employment, yet for a penny you may take two of the beſt rolls you can find in the baker's baſket.

For a penny you may relieve four different poor people, and thereby make even heaven itſelf a debtor to you: And can you lay your money out to better advantage, or put it into ſurer hands?

But he who would thrive muſt be cautious in his expences; eſpecially thoſe that return every day; of which victuals and drink are the chief; the exceſs

exceſs and ſuperfluity whereof, hinder many a man from thriving: And not only ſo, but it debilitates the body as much as it empties the purſe. Nature is ſatisfied with a little; but more than ſuffices nature is pernicious and deſtructive: And therefore, he who can content himſelf with coarſe and cheap food, ſuch as ſallads, fruits, roots, bread and water, and hath ſet ſuch bounds to his deſires, that he is ſatisfied with what only ſupplies the neceſſities of nature, and has his happineſs within himſelf, ſtands not in fear of fortune, let her do her worſt: For what malignity of fortune has ever reduced any man to a lower ebb than bread and water? And there are ſeveral in the world who deſire no better repaſt, and are not only well content, but highly pleaſed therewith.

I have here ſubjoined, a catalogue of a great variety of noble diſhes of meat, for ſuch as have a mind to regale themſelves, moſt of which will not ſtand a man in above two pence a day: and he who lives upon two pence a day, if he gets any thing at all,

all, muſt certainly be in a way of thriving.

Directions for preparing a variety of choice and wholeſome diſhes, upon moſt of which a man may ſupport himſelf for two pence a day.

1. BREAD and water, uſed now and then, will make a good meal, having the firſt place of all food, being the foundation of dry and moiſt nutriment, and of an opening cleanſing nature.

2. Take two ſpoonfuls of wheat flour, or oatmeal, put it into cold water, mix them well together, ſtirring them in two quarts of water over a quick fire, till it boil up, putting to it a little ſalt and ſome bread; or inſtead of bread, an onion boiled in it will do: This will not coſt above a farthing, and yet makes a moſt noble and exhilerating meal: It may be made thicker or thinner, as you like beſt; but thick is preferable for healthy people.

3. Take

3. Take a ſpoonful of ground oat-meal, and temper it with cold water, then brew it in a quart of water made boiling hot, and ſet it on the fire again till it boil up; then brew it again, and it is done; put ſome bread and a little ſalt into it; this makes as good a meal as the world affords. If you make a meal of this alone, you may boil it in ſome pot-herbs and onions, in order to make it more ſubſtantial.

4. Take four quarts of water, and put a pint of peaſe therein; then ſet them in the pot on a gentle fire, and let them boil ſlowly for three or four hours, till they are ſoft and incorporated into the pottage; ſhred an onion into it, and a little dry ſage rubbed into powder, and add a little mint if you pleaſe, or any ſort of pot-herbs green will ſerve: After your herbs are boiled, put in two ſpoonfuls of wheat flour, made into batter with cold water; and when your pottage boils up, it is done: This will make about two quarts, which will ſerve a labouring man a day, and will not coſt him above three halfpence.

5. Take a quart of water, and put it on the fire till it boils up, then put a ſpoonful of oat-meal well mixed in two or three ſpoonfuls of cold water, and mix an egg well in it, and then put it to your boiling water; add a little ſalt and bread, if you pleaſe, and this makes a noble meal.

6. Take an equal quantity of milk and water, and when it begins to boil, put in flour, the uſual way of making haſty pudding; then eat it either with butter or milk: This is pleaſant and wholeſome nouriſhment.

7. Milk made boiling hot, and thickened with eggs, is brave ſubſtantial food, of a friendly mild nature and operation.

8. Eggs broken and buttered over the fire, is excellent food when eat with plenty of bread: Or eggs roaſted or boiled in their ſhells, (roaſted being the beſt) eaten with bread, butter, and ſalt, or bread and ſalt, are good ſubſtantial food.

9. Eggs boiled, buttered, and eaten with bread, are excellent food.

10. Parſley

10. Parſley boiled and cut ſmall, mixed with ſome melted butter and vinegar, and poached eggs, makes a moſt exquiſite diſh, and gives great ſatisfaction to the ſtomach; ſupplying nature with nutriment to the higheſt degree, and is very pleaſant to the palate.

11. An egg broke into a pint of good ale, and brewed well together, taken with bread, makes a brave meal, and hath a vigorous and quick operation in the ſtomach; in winter you may warm it, but in ſummer you drink it cold.

12. Raw eggs broke into thin water-gruel, and then brewed well with a little ſalt, and taken either with bread, or bread and butter, make a moſt delicate food; this is very good for all young people, and for women alſo, as it is of a warming quality, and agreeable to the ſtomach; it creates good blood, and fine briſk ſpirits: This, as well as all other ſpoon-meats, naturally ſweetens all the humours and prevents the generation of ſour juices.

13. Artichokes boiled, with bread, butter and ſalt, are excellent food, and create a ſubſtantial nutriment; a man may make a very good meal of them.

14. Take one or two eggs, beat them with a little water, and take a pint of good ale or beer, ſweeten it with ſugar, then put it on the fire, and make it boiling hot, but don't let it boil, and then brew them well together: this is a wholeſome comforting ſort of food, or rather a rich cordial, which repleniſhes nature both with dry and moiſt nutriment.

15. Bread, butter and ſorrel, make an agreeable meal; which being eaſy and quick of concoction, cleanſes the ſtomach, and creates good blood.

16. Carrots, boiled and ſeaſoned with butter and ſalt, and eaten with bread is a curious diſh of food; being very pleaſant and wholeſome and eaſy of digeſtion.

17. Boiled wheat buttered, is a fine diſh, and affords a ſweet, friendly and agreeable nutriment, being eaſy of digeſtion,

digeſtion, and creates fine thin blood: it is a noble diſh.

18. Take currants, and boil them in water; when almoſt done, mix a little fine oat-meal with two ſpoonfuls of cold water; ſtir it in it, and let it boil a little; when done, ſeaſon it with ſalt, and add ſugar to it: this taken with bread, makes an excellent meal; you may add butter, as moſt good houſe-wives do; though I muſt tell them, that it makes it heavy on the ſtomach, and apt to ſend fumes into the head.

19. An egg or two, beaten and brewed in a pint of raw milk, is a noble and ſubſtantial food: if the weather be cold, you may warm the milk.

20. Cut the tops of beans when they have codded, boil them and butter them, and they make an excellent diſh, eaten with bread.

21. Milk pottage, half milk and half water, eaten with bread, is excellent food, eſpecially for weak and conſumptive people.

22. Sage, eaten with bread and butter in *May*, and indeed at all other

times in the year, makes a noble meal. It is remarkably wholeſome.

23. Pear pies and apple pies are exceedingly nouriſhing.

24. Bread eaten with raw milk, as it comes from the cow, ſweetens the blood, and is the beſt of all food.

Directions for preparing ſuch drink as will pleaſe the palate, quench the thirſt, and ſpare the pocket.

BEFORE I conclude my *Art of Thriving*, I think it neceſſary to give ſome directions relative to drink; and though I am convinced I ſhall have no thanks for my pains, from thoſe who miſcall themſelves *good fellows*, whom nothing but that which inebriates, can ſatisfy; yet I doubt not but the honeſt and ſober reader, who is deſirous of thriving, and who will prefer that which ſuffices nature, to intoxicating liquor, will be very well pleaſed with what I here offer.

1. Take

1. Take a quart of clear water, and a large ſpoonful of ground oat-meal, and incorporate them into each other, by pouring it out of one pot into another, fifteen or twenty times, and it is prepared; this quenches thirſt the beſt of any liquor, and is an excellent recipe for the gravel, ſtone, ſcurvy, or moſt other diſtempers whatever. In winter make it blood-warm; or I think it better, if juſt boiled into a thin gruel.

2. Gather the tops of heath, and dry them and keep them from moulding; and then you may at all times brew a cheap drink, which is very wholeſome for the liver and ſpleen. If you put a little liquorice into it, it will be much pleaſanter.

3. Water and vinegar is a pleaſant drink; take a quart of water, and a ſpoonful or two of vinegar, and mix them well together with a little ſugar.

4. Take wormwood, that is either cut down in the leaf before it is ſeeded, or being ſeeded, that which is cut into ſhort pieces, whereby there may be an equal mixture of the whole bulk together;

gether; for you muſt note, that the ſeeded tops are much ſtronger and more oily than the reſt of the leaves or ſtalks: make firſt a decoction of four ounces of hops with nine gallons of water, which is the proportion that brewers (in ſome ſort of drink) uſe. And when you have got out by ebullition, the full ſtrength and virtue of them, keep the ſame apart; and begin likewiſe with ſome ſmall proportion of wormwood, to the like quantity of water as before; and when you have beſtowed as much time and fire herein, as you did about the hops, you may taſte each of them by itſelf; and if you find it to exceed the firſt in bitterneſs, then begin with a leſs proportion of wormwood, and ſo reiterate your work, until you have equally matched the one with the other: then you may ſafely proceed by the rule of proportion to a barrel, and ſo on to a tun. Thus you may ſave the charge of hops, by uſing wormwood, which will coſt you nothing almoſt but the gathering. Many make uſe of broom to the ſame purpoſe.

5. Cake-

5. Cake-bread, or ſpice-bread, if ſteeped in water, will make delicate drink; and the bread is wholeſome to eat.

6. Sage, tamariſk, and tops of pine, or fir, are commended by *Batholine* to be uſed inſtead of hops, being much better: They are reckoned excellent againſt the ſcurvy.

7. Herbs that will ſerve in brewing as well as hops, and for many conſtitutions much better, are, balm and penny-royal, mint, tanſey, broom, wormwood, century, carduous, eye-bright, ſage, betony, dandalion, and good hay: But then you muſt take care to gather theſe herbs in their proper ſeaſons, and dry them; for they are not near ſo good if uſed green. Note alſo, that if you infuſe broom, wormwood, carduous, tanſey, or any other herbs that exceeds in bitterneſs, you muſt not let them lie in your wort above half an hour; and if you put a good quantity, a quarter of an hour is ſufficient.

8. Take a buſhel and an half of good wheat bran, and a gallon of molaſſes,

laſſes, and ſome ginger; and then add water to it, and it will make a barrel of good table beer.

9. Take a quart, or two or three, of water, and put ſome drops of vitriol into it, with white ſugar and nutmeg, and a little lemon-peel, brew them well together, and it makes a pleaſant and wholeſome drink.

Thus I have given my reader ſome receipts for cheap drink, and that which is good, pleaſant and wholeſome; and if he be diſpoſed to brew himſelf, ſhewed him how he may go to work the cheapeſt way.—So that being thus put into the way to thrive, if he will follow the rules before laid down, and take the advice herein given, he need not queſtion in a little time to be perfect in *the pleaſant art of money-catching.*

PROVERBS,

PROVERBS,

To be obſerved by all who would thrive.

IN vain he craves advice, who will not follow it.

Though old and wiſe yet ſtill adviſe.

No alchymy to ſaving, for that is the beſt way to thrive.

Rely not on another for what thou can'ſt do thyſelf.

It is better to ride on an aſs that carries me, than on an aſs that would throw me.

On a good bargain think twice.

He who makes his bed ill muſt lie in it.

He who lies long in bed, his eſtate feels it.

He who looks not before, finds himſelf behind.

Keep good men company, and you ſhall be of the number.

Credit is like a Venice glaſs, ſoon broken.

He who hath loſt his credit is dead to the world.

It

It is never a bad day that hath a good night.

It is better to go to bed ſupperleſs, than riſe in debt.

He loſeth his thanks, who delayeth to perform his promiſe.

A man may loſe his goods, for want of demanding them.

Firſt deſerve, and then deſire.

Deſert and reward ſeldom keep company.

Do your duty, and fear not the conſequence.

Think of eaſe, but work on.

It is good to begin well, but better to end well.

A fat houſe-keeper makes lean executors.

He who is ſuffered to do more than is fitting, will do more than is lawful.

When a friend aſketh thee, there is no to-morrow.

Have but few friends, though many acquaintances.

It is not the gay coat which makes the gentleman.

Do not ſay, Go, but Gaw; *i. e.* Go thyſelf.

Get

Get thy ſpindle and thy diſtaff ready, and God will ſend thee flax; *i. e.* Let us do our duty, and refer the reſt to Divine Providence.

No lock will hold,
Againſt the force of gold.

You may ſpeak with your gold, and make other tongues dumb.

When we have gold, we are in fear; when we have none, we are in danger.

One never loſeth by doing good turns.

Things hardly attained, are long retained.

Good harveſts make men prodigal, bad ones, provident.

He, who hath a good harveſt, may be content with ſome thiſtles.

Every man is beſt known to himſelf.

Better have my hog dirty at home, than have no hog at all.

Dry bread at home, is better than roaſt-meat abroad.

Honour and eaſe are ſeldom bed-fellows.

The foot on the cradle, and the hand on the diſtaff, are certain ſigns of a good houſe-wife.

He is wiſe, who is honeſt.

Idleneſs blunts the edge of wit.

Idleneſs is the key of beggary.

Induſtry is Fortune's right hand, and frugality her left.

He goes not out of his way, who goes to a good inn.

We muſt not look for a golden life, in an iron age.

He, who labours and thrives, ſpins gold.

Let your letter ſtay for the poſt, and not the poſt for your letter: That is, Be always before hand with your buſineſs.

A ſuit of law, and an urinal, bring a man to the hoſpital.

Whereſoever you ſee your kindred, make much of your friends.

A bean with liberty is better than a comfit in priſon.

He, who liveth wickedly, can hardly die honeſtly.

It is not how long, but how well we live.

He loſeth nothing, who keeps GOD for his friend.

Before

Before thou marry,
Think of a houſe wherein to tarry.

Honeſt men marry ſoon; wiſe men, not at all.

He, who marries for wealth, ſells his liberty.

He, who marries for love, without money, hath good nights and ſorry days.

One eye of the maſter, ſees more than ten of the ſervants.

Uſe the means, and truſt GOD to give a bleſſing.

He is not a merchant bare,
Who hath money's worth or ware.

The ſkilfulleſt man is ſcorned, if he be deſtitute of money.

Money is that which art hath turned up trump.

A good name keeps its luſtre in the dark.

A bad wound is eaſier cured than a bad name.

It is more painful to do nothing than ſomething.

He, who hath but one hog, makes him fat; and he, who hath but one ſon, makes him a fool.

By doing nothing we learn to do evil.

The ſmoak of a man's own houſe is better than the fire of another's.

There is no companion like the penny.

If your plough be jogging, you may have meat for your horſes.

A full purſe makes the mouth to ſpeak.

An empty purſe fills the face with wrinkles.

When all is conſumed, repentance comes too late.

Riches are but the baggage of fortune.

When riches increaſe, the body decreaſeth; for moſt men grow old before they grow rich.

Riches are like muck, which ſtinks in a heap, but ſpread abroad, makes the earth fruitful.

He, who ſerves well, need not be afraid to aſk his wages; for his own merit gives him boldneſs.

Spend and be free, but make no waſte.
Who more than he is worth doth ſpend,
But makes a rope his life to end:
And, who ſpendeth more than he ſhould,
Shall not have to ſpend when he would.

He,

He, who hath ſpice enough, may ſeaſon his meat as he pleaſeth.

Stretch your legs according to your coverlet: Or, make your coat according to your cloth.

The table robs more than the thief.

Trade is the mother of money.

When the tree is fallen, every man goes to it with his hatchet. Or, when a man is down, down with him.

For want of a nail, the ſhoe is loſt; for want of a ſhoe, the horſe is loſt; for want of a horſe, the rider is loſt.

He, who goes out with often loſs,
At laſt comes home by weeping croſs.

He is wiſe enough, who can keep himſelf warm.

Whores affect not men, but their money.

Adultery and fornication, end in beggary and damnation.

He, who lets his wife go to every feaſt, and his horſe drink at every water, ſhall neither have good wife, nor good horſe.

To him, who is willing, ways are not wanting.

Good words without deeds,
Are ruſhes and weeds.

They muſt hunger in froſt, who will not work in heat.

Prayer and provender hinder no journey.

Better ſpare to have of thine own, than to aſk other men.

The fool aſks much, but he is more fool who grants it.

Go not for every grief to the phyſician; for every quarrel, to the lawyer; nor for every thirſt, to the pot.

Fear nothing but ſin.

Be not idle, and you ſhall not be longing.

He is not poor, who hath little; but the covetous man is poor indeed.

Keep not ill company, leſt you increaſe the number.

The miſerable man makes a penny of a farthing; and the liberal, of a farthing ſixpence.

Giving much to the poor,
Doth enrich a man's ſtore.

Love your neighbour, yet pull not down your hedge.

Virtue

Virtue and a trade, are the beſt portions for children.

Sleep without ſupping, and awake without owing.

A cheerful look makes a diſh a feaſt.

For waſhing his hands,
None ſells his lands.

A tradeſman, who gains not, loſeth.

Not a long day, but a good heart, rids work.

He, who gets out of debt, grows rich.

Although it rains, throw not away thy watering pot.

A little in quiet,
Is the only diet.

A diſcontented man knows not where to ſit eaſy.

He, who is not handſome at twenty, nor ſtrong at thirty, nor rich at forty, nor wiſe at fifty, will never be handſome, ſtrong, rich, nor wiſe.

He, who repairs not part of his houſe, muſt build it all.

Would you know what money is, go borrow ſome.

Patience, time and money, accommodate all things.

A penny ſpared, is twice got.

Help thyſelf, and GOD will help thee.

He plays well, who wins.

Gaming, women, and wine,
While they laugh, make men pine.

If a good man thrive, all thrive with him.

It is good to ſtrike while the iron is hot.

Time and tide wait for no man.

Better thrive late than never.

He, who goeth a borrowing, goeth a ſorrowing.

Money makes the mare go.

A man's own manners do make his fortune either good or bad.

Honeſty is the beſt policy.

A contented mind is a continual feaſt.

Gentility, without ability, is like a pudding without fat.

Home is home let it be ever ſo homely.

Make hay while the ſun ſhines.

It is an ill wind which blows nobody good.

A friend in need, is a friend indeed.

Too much of one thing is good for nothing: And therefore, leſt I ſhould tire my reader, I will put an end to theſe proverbs.

Serious

Serious advice to all thoſe who deſire to thrive in this world.

1. BE aſſured, without the fear of GOD, which is inſeparable from a good conſcience, that there is no honeſt thriving. And therefore, above all things be ſure diſengage yourſelf from all that buſineſs, and all thoſe diverſions, which ſtand in competition with that godly fear, which ought to be a guide to you in all your actions.

2. Avoid the company of all vicious perſons whatſoever, as much as you can: for no vice is alone, and all are infectious: Eſpecially avoid ſuch perſons as have ſcandalous characters; for *birds of a feather flock together*, and, however innocent you may be, by aſſociating yourſelf with them, you will certainly participate of their infamy. *Tell me who are your compa-*

nions, and I will tell you who you are. Therefore, I repeat, ſhun the ſociety of ſwearers, blaſphemers, and bullies, as you would ſhun the flames of perdition.

3. Be ſure not to keep company with drunkards or buſy-bodies, or ſuch as are apt to talk much to little purpoſe: For no man can be provident who choſes ſuch company.

4. Be watchful againſt idleneſs, and fill up all the empty ſpaces of your time, with ſevere and manly employments; for luſt uſually creeps into the heart, when the ſoul is unemployed, and the body is at eaſe.

5. Take heed of thoſe men who are hot and quarrelſome; they will affront you for nothing; and you will bring yourſelf into trouble with them, from which you cannot free yourſelf, but with difficulty.

6. Avoid multiplicity of buſineſſes; and in thoſe which are unavoidable, labour for an evenneſs and tranquillity of temper, which may ſupport you calm and unruffled in all the tempeſts of fortune.

7. Be

7. Be not over precipitate in your deſigns: Great deſigns require great conſideration; and time muſt bring them to maturity, or elſe they will prove abortive. I remember the fable tells us, The fox reproached the lioneſs for her ſterility and ſlowlineſs in breeding; ſhe anſwered, *It is true, I breed ſlowly, but what I bring forth is a lion.*

8. Take heed, leſt your ſecular affairs do not engroſs all your thoughts, and diſturb the courſe of your duty to GOD: But watch over your inclinations, and let the love of GOD be always preſent in the firſt deſires of your ſoul.

9. Be an exact keeper of your word; a promiſe is a debt, which you ſhould pay more carefully than a bond, becauſe your honeſty and honour are the ſecurity. Be punctual therefore even in ſmall matters, as, meeting a friend, reſtoring a book, returning a paper, *&c.* For failing in little things, will bring you to fail in greater, and always render you ſuſpected; ſo that you

you ſhall never be confided in, even when you mean moſt ſincerely.

10. Begin nothing before you know how to finiſh it. Had this advice been better obſerved, there had not been ſo many unfiniſhed buildings about this city as there are.

11. Be ſtudious to preſerve your reputation; if that be once loſt, you are like a cancelled writing, of no value; and at beſt you do but ſurvive your own funeral. Reputation is like a glaſs, which being once cracked, will never be made whole again.

12. Believe not all that is told, nor tell all that you hear; for if you do, you will not be long without trouble, but very quickly without friends.

13. Beware of drunkenneſs, leſt all good men beware of thee; where drunkenneſs reigns, there reaſon is an exile, virtue a ſtranger, and GOD an enemy; their blaſphemy is wit, oaths are rhetoric, and ſecrets proclamations. *Noah*, when he was drunk, diſcovered that in one hour, which ſober, he had kept ſecret ſix hundred years.

4. Decline

14. Decline crowds and company as much as conveniently you may; for frequent diſcourſe, even of news, or indifferent things, which happen upon ſuch occaſions, is very often a hinderance as well to virtue as to buſineſs, even when leaſt intended to be ſo.

15. Detain not wages from the man who hath earned it, leſt GOD withhold his bleſſings from thee: If he complain to thee, hear him; leſt he complain to heaven, where he will be heard: For if he hunger for thy ſake, thou ſhalt not proſper for his ſake: The poor man's penny is a plague in the rich man's purſe.

16. Pray to GOD at the beginning of all thy works, that thou mayeſt, by his help, bring them to a good concluſion.

17. Do injury to no man, though never ſo mean; for once in ſeven years, he may have an opportunity to do the greateſt man much good or harm.

18. Hearken not to thoſe who would perſuade you to leave your employment;

ployment; for be aſſured that is not the way to thrive. Suſpect therefore thoſe who give you ſuch counſel, leſt they have a mind to ſucceed you in your buſineſs.

19. Let another's paſſion be a lecture to thy reaſon; and let the ſhipwreck of his underſtanding be a ſeamark to thy paſſion: So ſhalt thou gain ſtrength out of his weakneſs, ſafety out of his danger, and raiſe thyſelf a building out of his ruins.

20. Let it be your ambition to be wiſe, and let your wiſdom be good: True wiſdom will teach you 'to ſee all others faults, and feel your own.'

21. Let thy eſtate ſerve thy occaſions, thy occaſions thyſelf, thyſelf thy ſoul, and thy ſoul thy GOD.

22. Let there be no idle perſon in or about your family; as beggars or unemployed ſervants; but find them all work and meat: Look upon them carefully, reprove them without reproaches or fierce railings; be a maſter, a miſtreſs, and a friend to them; and exact of them to be faithful and diligent.

23. Avoid

23. Avoid going to law, if poſſible; for if you calmly conſider all the vexations, delays, and expences, attending even a trifling law-ſuit, you will tremble at the bare idea of ſuch a conteſt.

24. Let uſe and neceſſity be the rule of all the proviſions you make for the body: Chuſe your meat, drink, apparel, houſe and retinue, of ſuch kinds, and in ſuch proportions, as will moſt conduce to theſe purpoſes. But as for all beyond this, which miniſters to vanity, or to luxury, retrench and deſpiſe it.

25. Be diligent in purſuance of your employment, ſo as not lightly, or without reaſonable occaſion, to neglect it, in any of thoſe times which are uſually, by the cuſtom of prudent perſons and good huſbands, employed in it.

26. Let every one, who intends to thrive, of what condition ſoever he be, avoid curioſity and all inquiry into things which do not concern him. For all buſineſs, in things which concern us not, is employing our time in things which relate to no good of ours, and ſo can tend neither to our temporal or

ſpiritual

ſpiritual benefit. But in this account we are not to reckon our concerning ourſelves in the neceſſities of our neighbours, for they concern us, as one member is concerned in the good of another: but it is thoſe who go from houſe to houſe, and are tatlers and buſy-bodies, who are the cankers and ruſt of idleneſs, as idleneſs is the ruſt of time; thoſe are reproved by the apoſtle in ſevere language, and forbid in the moſt poſitive manner, to ſquander their precious time in ſuch idle purſuits. Therefore cut off, as much as may be, all the vain and uſeleſs employments of your life, unneceſſary and fantaſtic viſits, long waitings upon great perſons, where neither duty nor charity obliges us; alſo all ſilly meetings and laborious trifles, and whatſoever elſe which tends to conſume much time in no real, civil, religious, or charitable purpoſe.

27. Let not your poverty preſs you upon unlawful meaſures, that you may thrive; for that is not the way to hope for ſucceſs; but rather continue in the honeſt proſecution of your buſineſs, and

and leave the reſt to GOD; and there is no doubt but he will mitigate your ſorrows: Be aſſured, whatever misfortunes perſecute you here below, whether ſickneſs, poverty, confinement, or any other affliction incident to man, that they are but the uſeful meſſengers of Divine Juſtice, ſent, either to puniſh you in this life for your paſt offences, or to prevent ſome greater calamities from befalling you. Not a hair from your head falls without his ſpecial permiſſion; nor a tear from your eye which he does not feel, as an affectionate and tender father feels for a child, whom neceſſity compels him to chaſtize. Therefore never deſpond, nor have recourſe to injuſtice or extortion to realize a property in this world:

"Still in the paths of honour perſevere,
And not from paſt or preſent ills deſpair,
For pleaſure ever waits on virtuous deeds,
And though a late, a ſure reward ſucceeds."

28. Lie

28. Lie not at all; neither in a little matter, nor in a great one; neither in the ſubſtance nor in the circumſtance; neither in word nor deed; that is pretend not what is falſe, nor cover that which is true: For he who deceives the buyer or the ſeller, by ſpeaking that which is true, in a ſenſe not underſtood by the other, is a liar and a thief; for in bargains you are to avoid not only what is falſe, but that alſo which deceives.

29. Let not the price of any commodity be raiſed, thro' the neceſſity or unſkilfulneſs of the buyer; for the firſt is direct uncharitableneſs to the perſon, and injuſtice in the thing; becauſe the man's neceſſity or ignorance could not enhance the value of the article; and extorting on him is both deceit and oppreſſion. Much leſs muſt any man make neceſſities, by monopolizing a commodity; for whoever is guilty of ſuch a conduct, is not only unjuſt to thoſe individuals who deal with him, but is actually a public nuiſance, and a plunderer of the community at large.

30. Make

30. Make it your buſineſs rather to comply with the deſires and commands of others than to indulge your own inclinations. Be humble, obedient and condeſcending in all your deportment. Let this be your conſtant prayer, That GOD would perform his pleaſure, and diſpoſe of thee and all thy affairs, as to him ſhall ſeem moſt convenient. And the man who hath brought himſelf to ſuch a temper of mind, may be aſſured, that he is in the ready way both to thrive, and to have true content.

And when thou thus ſhalt come to riſe,
See thou doſt not the poor deſpiſe:
Be courteous, generous and free,
According ſtill to thy degree.
From needy griping care refrain;
Be frugal, but from waſte abſtain:
Enjoy what Providence doth ſend,
Be true to GOD, and faithful to thy friend.

AN

AN ESSAY ON MORALITY.

The following ESSAY *is particularly recommended to* YOUTH, *being calculated for their advancement in the paths of virtue and benevolence.*

WORSHIP God with care and reverence, with a ſincerity of heart, void of all hypocriſy or oſtentation; not as if that divine name and power were only an invention to fright women and children; for know that God is omniſcient, omnipreſent, true and almighty. Have a care even of your moſt private actions and thoughts, for God ſees through you, and your conſcience will bear witneſs againſt you. It is according to prudence, as well as nature, to pay that

that honour to your parents that you expect your children ſhould pay to you. Do all the good you can to all men; but in the firſt place to your neareſt relations: and do no hurt however where you can do no ſervice. Keep a guard over your words as well as over your actions, that there may be no impunity in either. Follow the dictates of reaſon and you are ſafe; for reaſon, as lord Cheſterfield obſerves, is certainly the moſt infallible guide: beware of impotent affections: apply yourſelf to learn while there remains any thing which you do not know; and value good counſel before money. Our minds muſt be cultivated as well as our plants: the improvement of our reaſon makes us like angels; whereas the neglect of it turns us into beaſts. There is no permanent and inviolable good but wiſdom and virtue; though the ſtudy of it ſignifies little without the practice. Do not think it impoſſible to gain wiſdom without looking ſour upon it; for true philoſophy makes men ſevere, but not inhuman. Than cruelty, nothing is more

more obnoxious in the ſight of God; than tenderneſs and mercy, nothing more amiable. It is virtue not to be vicious. Keep faith with all perſons. Have a care of a lie as you would of a ſacrilege; great bablers have no regard either to honeſty or truth. Take delight in, and frequent the company of good men, for it will give you a tincture of their manners too. Beware of that vulgar error of thinking there is any good in evil:—it is a miſtake when men talk of profitable knavery, or of ſtarving honeſty; for virtue and juſtice carry all that is good and profitable along with them. Virtue is the parent of juſtice; it conſiſts in doing good and ſpeaking truth: the effects of virtue are advantageous to all mankind, and to yourſelf in particular. Virtue makes us pity and reward the misfortunes of mankind; it makes us promote harmony and good order in ſociety; and, in general, tends to the real good of the community at large. To yourſelf it will will give an inward comfort and ſatisfaction, which nothing elſe can do, and

and which nothing can rob you of. All other advantages depend upon others, as much as upon yourſelf. Riches, power and greatneſs may be taken away from you, by the violence and injuſtice of others, or by inevitable accidents; but virtue depends only upon yourſelf, and nobody can take it away from you. Sickneſs may deprive you of all the pleaſures of the body; but it cannot deprive you of your virtue, nor of the ſatisfaction which you feel from it. A virtuous man, under all the misfortunes of life, ſtill finds an inward comfort and ſatisfaction, which makes him happier than any wicked man can be, with all the other advantages of life. If a man has acquired great riches and power by falſhood, injuſtice, and oppreſſion, he cannot enjoy them; becauſe his conſcience will torment him, and conſtantly reproach him with the means by which he got them. The ſtings of his conſcience will not even let him ſleep quietly, but he will dream of his crimes: and in the day-time, when alone,

alone, and when he has time to think, he will be uneaſy and melancholy. He is afraid of every thing; for as he knows mankind muſt hate him, he has reaſon to think they will hurt him, if they can. Whereas, if a virtuous man be ever ſo poor, or unfortunate in the world, ſtill his virtue is its own reward, and will comfort him under all afflictions. The quiet and ſatisfaction of his conſcience make him cheerful by day, and ſleep ſound by night: he can be alone with pleaſure, and is not afraid of his own thoughts. Beſides this, he is univerſally eſteemed and reſpected: for even the moſt wicked people themſelves cannot help admiring and reſpecting virtue in others.

Think at the moment you are about to ſin, God and his angels behold you; that he is on the right hand, and death on the left; and then reflect, whether the ſatisfaction you promiſe yourſelf, can be greater than that of enjoying heaven, and worth your going to hell for; and whether you have reſolution to bear its fire, and the rage of devils for ever. Beſides, be aſſured the pleaſure

ſure of a ſinful action is ſoon over, and the ſting of it will be a perpetual torture to your conſcience, for that will be revenged of you; for nature has ſet up racks and gibbets there, which like a viper will feed on your quiet, and make your life a burden. Be very cautious of committing little ſins, and you will avoid great ones. Early habits of virtue, like new clothes upon a handſome perſon, ſit gracefully upon a well-ſhaped mind; and as there is joy in heaven, at the converſion of an old ſinner, ſo muſt it be delightful to God, to behold a young perſon, beſieged by powerful temptations, glorioufly to reſiſt them; and looking down with ſcorn upon them, ſay, with indignation, "I will not be ſo ungrate-"ful to forget my God, my creator, "and my preſerver; to whoſe good-"neſs I owe all the bleſſings I do, or "hope to poſſeſs." Thus thou wilt *remember thy creator in the days of thy youth:* Thus ſhalt thou fight a good fight; and thy conqueſt ſhall be greater than the conqueſt of millions of worlds: God and all his heavenly hoſts

will be thy applauders, and thy reward ſhall be an immortal crown of everlaſting glory.

St. *Chryſoſtom* ſays, the firſt happineſs of a man is not to ſin; the ſecond, is to be ſenſible and ſorry for it: by repentance you recal your ſin, as far as lies in your power, and ſhew you would make ſatisfaction if you could. The heart of man being deceitful, as much in matters of piety as others, you may judge of its ſincerity, by the delight it feels in the diſcharge of all religious duties: but if they are diſagreeable, and you perform them unwillingly, or out of fear of being puniſhed for omitting them, it is a proof your corrupt nature is not ſubdued; and if you perform them from a hope only of being rewarded, your ſoul is far from that ſanctity which muſt entitle it to heaven. Pray therefore often, and when you are accuſtomed to frequent devotion, it will inſenſibly unite your inclination and duty ſo much, that you will be uneaſy at neglecting it. When you confeſs your ſins to God,

God, beſides the declaration of your ſorrow for them, beg his grace to aſſiſt your reſolution to conquer thoſe crimes which your impure nature prompts you to commit; and if you would but courageouſly ſet upon the vanquiſhing of them, you would find it no ſuch hard matter as you may imagine: as every reſiſtance you make weakens the habit, ſo the difficulty abates; and your evil inclinations, by giving ground, will ſoon be overcome, and the delight your mind would feel in triumphing over vice, would be inexpreſſible: *The ways of righteouſneſs are ways of pleaſantneſs, and all her paths are peace.*

You are to conſider yourſelf as a part of mankind, of the ſame nature, ſubject to the ſame infirmities and misfortunes, under the ſame Providence, and every way but a man; who, as a weak creature, not only depends upon God's mercy and bounty, but ſtands in help of ſociety and mutual help from others. This reflection ſhould therefore render you compaſſionate and aſſiſting to them; for

as charity is the firſt Chriſtian virtue, ſo it is the moſt ſubſtantial part of religion; and means that univerſal love, which, by the law of Chriſt, is made a debt to our neighbour, and to defraud him of which, is an act of injuſtice. You are therefore to promote his proſperity with the ſame earneſtneſs as as you would your own; to hide, or excuſe his faults, or frailties; to pity his weakneſs, or infirmities; to encourage and commend his virtues, and to relieve his wants; and the meaſures which God marks out, are, that your ſuperfluities muſt give place to his convenience, your convenience to his neceſſity, and your neceſſity muſt ſubmit to his extremity.

True charity ſprings from a ſenſe of the calamity of the object; and the heart, at the inſtant you beſtow your alms, will feel a tenderneſs and delight, which no words can deſcribe; and whenever you give, you muſt do it without deſign to get the praiſe of men, for that is hypocriſy: but in real mercy to the perſon, in order to be entitled to the bleſſing due to the charitable;

ritable; for though relieving the diſtreſſed is a God-like action, yet it is but one, and St. *Paul* accounts it the leaſt branch of his duty: He ſays, *Though I beſtow all my goods to feed the poor, and have not charity, it profiteth me nothing.* By which it is very plain, that whoever omits practiſing the other parts which our Saviour has enjoined, is *as ſounding braſs* in the eyes of the Deity.

The doctrine of Jeſus Chriſt obliges you to love, not only your neighbours, but your very enemies: *Love them that hate you, do good to thoſe that perſecute you.* This is the language of God himſelf, and whoever acts contrary thereto, ſhall be doomed to eternal darkneſs: *He ſhall have judgment without mercy, who has ſhewed no mercy.*

How amiable is virtue! how abominable is vice! Nothing is perfectly lovely but virtue; nothing is truly odious but vice. Virtue is the only ſolid bleſſing within the reach of human nature; all others are imaginary, and a mockery, but ſhe is real; ſhe is the ſoul of the ſoul, the life of life,

the admiration of heaven and earth, the center of felicity and the perfection of all Beings. Whereas vice is a monſter ſurrounded with plagues, diſeaſes, calamity, ſhame, ſorrow, fear, infamy, puniſhment, death, and damnation.

The *Jewiſh* rabbies obſerve, when *Noah* firſt planted vines, he ſprinkled their roots with the blood of an owl, an ape, a lion, and a ſwine: hence, when men become drunk, ſome play the owl, and ſit up all night, biting and ſcratching; others appear the ape, are antic and ridiculous; and many act the lion, full of rage and fury; and all become like ſwine, by wallowing in their own naſtineſs, or in filthy ſtreets. The *Romans* uſed to make their ſlaves drunk, and then expoſe them to their ſons; the ſight of one in that condition, is indeed a better ſermon againſt that vice, than the beſt that was ever preached upon that ſubject. If you hope for the bleſſing of God, or the eſteem of good men, if you expect to be truſted, or to thrive, ſhun this horrid, unmanly vice; which, by making

ing you unfit for buſineſs, will bring you to poverty, which is a hell upon earth; and what poverty may prompt you to, you cannot now foreſee, nor then prevent, till grief, ſhame, or perhaps ſomething worſe, put a period to your diſtreſs.

Good heaven! that man, who prides himſelf with being a rational creature, ſhould be induſtrious to deprive himſelf of his dignity, and not only beaſtilize the image of the Living God, but lay his heart, which is but too ſuſceptible of vice, open to all other crimes and impurities. Intoxication is the ſource of iniquity; therefore avoid bad company, and aſſociate yourſelf only with virtuous people. Have no private meetings with women; read no wanton books; look not on lewd pictures, neither gaze on a beauteous face; all theſe are the beginning of evil, and the moſt innocent of them are ſeldom left immaculate. If you meet with any temptation, don't reaſon with your deſire, but reſolutely baniſh it from your heart; imagine the eyes of all the world are on you, and be aſſured the Almighty God

is preſent; and thus, by reſiſting at firſt, you will overcome at laſt; for the devil, however powerful he is in ambuſh, is a coward in open battle. I beſeech you to beware of the adultery of the eye, ſin made its entrance there. Poor *Eve* looked herſelf and her poſterity to death. Stand not at the door ſtaring upon ſtragglers, and the face that is aſhamed to be ſeen, and yet can bluſh no more. As a virtuous woman is the crown of the creation, and, as God intended, the greateſt bleſſing he could beſtow; yet, as the beſt things, when corrupted, are the worſt, ſo woman, betrayed with falſe promiſes to part with her purity, abandons herſelf to every ſin, and practiſes every art to be revenged on man; and having proſtituted herſelf to one, becomes a common ſewer, and receives the filth of all; baſer than a beaſt, voluntarily hiring out her body, to thoſe whoſe faces are more frightful than a dead man's ſkull; and was the devil to aſſume a human ſhape, and proffer a purſe of gold, ſhe would be his proſtitute. Be not deceived, the fine gay flirt is a meer cheat in every thing; not only

only her dreſs, but face is borrowed, and what is enough to electrify you with horror, the hollow wrinkles in it are patched, and daubed over with paint like a decayed ſign-poſt. Like a ſtately tomb, ſhe is ſhowy without, but ſhe is all rotteneſs and ſtench within. Fraught with a ſtock of mock-modeſty, artful ſmiles, alluring airs, and miſchief in her mind, this land ſyren ſallies forth, as the extender of Satan's empire, to gull mankind; and by ſpreading her fiery infection, ſhe maims as many as would fill an hoſpital, and communicates all the diſtempers that are to be found in one.

The famous Dr. *Boerhaave*, of *Holland*, being viſited by a young gentleman, for whom he had a great eſteem, ſaid to him, "Sir, I will give you a "proof of the friendſhip I have for you, "by ſhewing you a thing, which, tho' "it may ſhock you, yet I believe will "be a better lecture againſt lewdneſs, "than any you ever read:" on ſaying which, he opened a caſe which contained the ſkeleton of a ſtrumpet, who had been many times his patient, and

was

was once the greateſt beauty he ever beheld, though now a ſpectacle of horror; from the top of the ſkull to the end of the toes, it was as black as ſoot, and as full of holes as an honey-comb, the effect of the poiſonous phyſic ſhe had taken.

Let the thought of this fact ſtrike your mind when you are attacked by proſtitutes, and be an awful leſſon to you of the conſequences of ſinful gratification. Inquire at the *New priſon*, or at *Kilmainham*, and you will be informed, how many young men in the bloom of their youth, owe all their misfortunes to debauchery: read the dying ſpeeches of the unhappy wretches who ignominiouſly expire on the fatal board at the *New priſon*, and you will find abandoned females proved their deſtruction: look into the hoſpitals, and you will ſee the ſhocking examples of licentious luſt; wretches dying with exceſſive ſickneſs, their heads ſwelled to an enormous ſize, with eyes ready to ſtart out of them, their tongues hanging from their mouths, and filthy ſpittle drivelling down their deformed lips; their cor-

corrupted bodies and ulcerated limbs cauſing a moſt intolerable ſtench; add to this, the unhappy creatures ſcreams when the red-hot cauſtics are applied to their ſad ſores: Good God! what a complicated ſcene of miſery, agony, and horror! Ah, it is not to be equalled on earth, and it can only be exceeded in hell.

Alexander was not ſo glorious for all his conqueſts, as for diſdaining, tho' a young man, to diſhonour the beauteous daughter of the unfortunate *Darius*; for, in conquering nations, he conquered thoſe who were leſs than himſelf; but, in reſiſting his paſſion for that captive princeſs, he conquered himſelf, who was the conqueror of the world. Imitate then, my dear reader, ſo illuſtrious an example, ſubdue not only this, but all the other paſſions of your corrupt nature, and you will become a worthier man than this triumphant hero. Be peaceable with all men, and embrace every opportunity of doing good. Avoid anger and paſſion, becauſe they will expoſe your weak ſide. Your beſt remedy againſt injuries

ries is patience and ſubmiſſion; as yielding to a fall, when we find we cannot eſcape, does in ſome degree break the force of it. Of all things be guarded againſt revenge; it is a fiend which will feſter in your heart, and render you eternally miſerable, if you give it any encouragement. Remember virtue is its own reward, and that it is a greater felicity than exiſtence itſelf; for all the misfortunes in the world cannot make a virtuous man miſerable. *Oh, that men were wiſe, that they would conſider this, that they would conſider their latter end! Teach us, O Lord, ſo to number our days, that we may apply our hearts unto wiſdom.*

BRITISH
21 JY 91
MUSEUM

F I N I S.